Top Deposit-Takers Among Commercial Banks
In Selected Deposit Categories as of December 31, 1985
(Net Income for 1985 Included)

Compiled by American Banker Copyright 1986

Dep.Rank 12/31/85		Total Deposits 12/31/85	Net Income 1985	Deposits in Foreign Offices	IRAs	Super NOWs	MMDAs
	ILLINOIS						
9	First National Bank, Chicago	24,334,226,000	30,199,000	12,697,939,000	824,525,000	162,087,000	1,194,124,000
11	Continental Illinois National Bank & Trust Co., Chicago	18,481,291,000	186,489,000	8,573,338,000	147,073,000	6,230,000	1,209,341,000
43	Harris Trust & Savings Bank, Chicago	5,534,960,000	45,666,000	1,387,107,000	196,967,000	12,222,000	542,398,000
60	Northern Trust Co., Chicago	4,407,239,000	N.A.	N.A.	N.A.	N.A.	N.A.
95	American National Bank & Trust Co., Chicago	2,827,747,000	36,661,000	400,715,000	34,655,000	6,147,000	361,800,000
229	Exchange National Bank, Chicago	1,120,200,000	9,149,000	72,654,000	43,285,000	13,189,000	186,764,000
247	LaSalle National Bank, Chicago	1,055,247,000	9,015,000	18,675,000	34,500,000	1,506,000	159,122,000
	INDIANA						
92	American Fletcher National Bank & Trust Co., Indianapolis	2,884,807,000	N.A.	N.A.	N.A.	N.A.	N.A.
93	Indiana National Bank, Indianapolis	2,862,235,000	31,138,000	43,248,000	92,348,000	197,187,000	536,653,000
156	Merchants National Bank & Trust Co., Indianapolis	1,818,204,000	16,495,000	88,488,000	107,337,000	147,864,000	217,495,000
292	Summit Bank, Fort Wayne	897,227,653	12,518,000	0	38,243,000	4,473,000	110,546,000
	IOWA						
255	Norwest Bank Des Moines NA	1,031,529,000	5,900,000	16,000,000	40,167,000	39,867,000	102,590,000
	KANSAS						
238	Bank IV Wichita NA (a)	1,089,172,000	22,352,000	0	53,889,000	39,343,000	264,637,000
	KENTUCKY						
109	First National Bank, Louisville	2,498,199,000	29,071,000	87,628,000	113,718,000	19,580,000	327,960,000
110	Citizens Fidelity Bank & Trust Co., Louisville	2,462,743,000	40,055,000	219,404,000	125,137,000	46,586,000	249,944,000
197	Liberty National Bank & Trust Co., Louisville	1,369,373,000	15,884,000	125,000	62,895,000	64,051,000	195,878,000
	LOUISIANA						
146	Hibernia National Bank, New Orleans	1,894,855,000	N.A.	N.A.	N.A.	N.A.	N.A.
168	Whitney National Bank, New Orleans	1,680,552,000	33,259,000	0	13,763,000	0	61,023,000
171	First National Bank of Commerce, New Orleans	1,629,221,000	21,732,000	10,314,000	27,740,000	30,521,000	376,397,000
237	Louisiana National Bank, Baton Rouge	1,089,261,000	13,517,000	0	61,581,000	1,940,000	285,599,000
260	Commercial National Bank, Shreveport	1,013,897,018	8,157,000	0	33,568,000	15,724,000	199,882,000
289	First National Bank, Shreveport	907,083,000	11,354,000	0	39,294,000	13,275,000	149,341,000
	MAINE						
287	Casco Northern Bank NA, Portland	924,672,438	10,846,000	0	29,758,000	7,589,000	320,082,000
	MARYLAND						
52	Maryland National Bank, Baltimore	4,908,024,000	45,580,000	438,991,000	212,153,000	33,834,000	840,976,000
85	First National Bank of Maryland, Baltimore	3,113,665,000	18,168,000	371,681,000	144,752,000	30,713,000	487,075,000
97	Equitable Bank NA, Baltimore	2,778,688,000	17,761,000	164,839,000	134,881,000	21,177,000	681,816,000
108	Sovran Bank/Maryland, Bethesda (b)	2,503,923,000	31,139,000	0	125,023,000	12,271,000	169,787,000
155	Union Trust Co., Baltimore	1,824,389,000	N.A.	N.A.	N.A.	N.A.	N.A.
178	Bank of Baltimore	1,545,857,000	16,811,000	0	70,037,000	33,508,000	302,648,000
254	Citizens Bank & Trust Co., Riverdale	1,032,436,616	23,496,000	0	24,526,000	2,610,000	247,281,000
298	Mercantile-Safe Deposit & Trust Co., Baltimore	874,553,416	N.A.	N.A.	N.A.	N.A.	N.A.
	MASSACHUSETTS						
15	First National Bank, Boston	14,461,329,000	101,631,000	5,912,297,000	228,621,000	0	2,292,846,000
54	Bank of New England NA, Boston	4,773,447,000	48,908,000	886,502,000	39,382,000	22,154,000	953,513,000
59	State Street Bank & Trust Co., Boston	4,552,314,000	54,034,000	594,028,000	8,795,000	5,450,000	637,612,000
88	Boston Safe Deposit & Trust Co.	3,008,186,000	52,794,000	178,300,000	25,542,000	0	1,210,974,000
101	Shawmut Bank of Boston NA, Boston	2,661,092,000	26,690,000	179,153,000	32,357,000	60,266,000	419,902,000
137	BayBank Middlesex, Burlington	2,053,140,668	20,101,000	0	79,055,000	25,859,000	552,792,000
230	Bank of New England-West NA, Springfield	1,119,641,000	9,101,000	0	72,750,000	15,625,000	307,529,000
276	Arlington Trust Co., Lawrence	954,422,381	10,196,000	0	59,779,000	4,808,000	236,390,000
278	Shawmut Worcester County Bank NA, Worcester	951,633,054	9,647,000	0	33,828,000	34,559,000	228,094,000
280	BayBank Norfolk County Trust Co., Dedham	945,223,646	12,845,000	0	44,158,000	15,581,000	274,055,000
	MICHIGAN						
21	National Bank of Detroit	8,951,708,000	99,795,000	1,028,424,000	338,025,000	133,215,000	1,184,890,000
38	Comerica Bank-Detroit	5,787,590,000	58,045,000	313,304,000	326,433,000	26,396,000	1,262,463,000
56	Manufacturers National Bank, Detroit	4,754,163,000	46,417,000	461,183,000	167,356,000	164,827,000	585,399,000
139	Old Kent Bank & Trust Co., Grand Rapids	2,043,801,000	25,890,000	492,568,000	79,152,000	49,844,000	282,102,000
184	Michigan National Bank, Detroit	1,513,425,000	7,838,000	1,000,000	78,439,000	30,768,000	236,334,000
185	Michigan National Bank, Lansing	1,506,774,000	15,561,000	0	62,324,000	36,462,000	203,314,000
279	Citizens Commercial & Savings Bank, Flint	947,174,000	9,960,000	0	46,040,000	1,537,000	57,545,000
284	Security Bank & Trust Co., Southgate	936,405,000	8,971,000	0	73,502,000	50,167,000	139,882,000
296	First of America Bank-Detroit NA	889,495,000	8,473,000	8,290,000	31,422,000	32,364,000	164,985,000
	MINNESOTA						
44	First National Bank, Minneapolis	5,415,656,000	86,119,000	1,652,491,000	56,869,000	36,455,000	182,168,000
63	Norwest Bank Minneapolis NA	4,268,538,000	22,851,000	485,397,000	99,456,000	79,943,000	237,467,000
84	First National Bank, St. Paul	3,162,067,000	35,064,000	312,142,000	139,982,000	26,204,000	91,752,000
258	Marquette Bank Minneapolis NA	1,027,646,000	6,629,000	0	51,950,000	10,375,000	161,156,000
	MISSISSIPPI						
133	Deposit Guaranty National Bank, Jackson	2,071,701,000	22,551,000	14,500,000	91,956,000	48,327,000	337,324,000
158	Trustmark National Bank, Jackson	1,803,204,457	20,805,476	0	62,810,832	25,608,000	374,626,080
	MISSOURI						
104	Mercantile Trust Co. NA, St. Louis	2,568,116,000	33,481,000	546,446,000	33,213,000	40,013,000	196,060,000
123	Boatmen's National Bank, St. Louis	2,199,866,000	35,520,000	12,244,000	52,422,000	48,037,000	271,553,000
143	Centerre Bank NA, St. Louis	1,924,875,000	9,783,000	120,524,000	20,182,000	64,591,000	91,449,000
202	Boatmen's First National Bank, Kansas City	1,336,270,000	12,816,000	0	29,504,000	39,695,000	162,680,000
211	United Missouri Bank of Kansas City NA	1,295,629,000	19,612,000	0	14,068,000	2,926,000	92,027,000
234	Commerce Bank of St. Louis County NA, Clayton	1,114,445,000	N.A.	N.A.	N.A.	N.A.	N.A.
249	Commerce Bank of Kansas City NA	1,051,565,000	19,556,000	0	12,353,000	55,664,000	123,539,000
	NEBRASKA						
224	Norwest Bank Nebraska NA, Omaha	1,145,307,000	N.A.	0	63,357,000	63,440,000	171,176,000
283	Omaha National Bank	938,110,000	5,516,000	0	47,782,000	8,306,000	132,494,000
	NEVADA						
118	First Interstate Bank of Nevada NA, Reno	2,314,965,124	37,042,000	0	71,649,000	23,124,000	398,903,000
270	Valley Bank of Nevada, Las Vegas	974,198,000	6,718,000	0	33,078,000	4,085,000	221,918,000

A selected breakdown of deposit accounts for the top 300 commercial banks in total deposits on 12/31/85. The breakdown includes total deposits booked by the bank's foreign offices. Also included are the following three deposit accounts booked by the domestic offices of the bank: IRAs— Individual Retirement Accounts— plus Keogh Plan Accounts; Super NOWs- NOW accounts— introduced in January 1983; and MMDA's-Money Market Deposit Accounts— introduced in December 1982. In addition, net income for the full year 1985 is shown.

(a)— Formerly Fourth National Bank & Trust Co. Changed title on 3/31/86. (b)— Formerly Suburban Bank. Changed title when its parent, Suburban Bancorp., was acquired by Sovran Financial Corp., Norfolk, Va., earlier this month. ( )— Indicates a loss. N.A.-Not available.

Top Deposit-Takers Among Commercial Banks
In Selected Deposit Categories as of December 31, 1985
(Net Income for 1985 Included)

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Dep.Rank 12/31/85		Total Deposits 12/31/85	Net Income 1985	Deposits in Foreign Offices	IRAs	Super NOWs	MMDAs
	NEW JERSEY						
34	First Fidelity Bank NA, Newark	6,206,679,000	55,686,000	114,549,000	195,259,000	60,407,000	917,450,000
111	Midlantic National Bank, Newark	2,455,918,000	33,206,000	154,457,000	75,183,000	4,627,000	390,525,000
117	United Jersey Bank, Hackensack	2,369,318,000	24,953,000	910,000	136,582,000	11,130,000	607,819,000
136	Midlantic National Bank/North, West Paterson	2,053,616,441	23,548,000	4,047,000	99,040,000	16,036,000	461,544,000
152	Heritage Bank NA, Jamesburg	1,849,280,000	12,492,000	0	56,416,000	33,656,000	296,737,000
160	New Jersey National Bank, Pennington	1,792,262,000	18,280,000	22,165,000	60,271,000	32,744,000	547,627,000
164	National Community Bank, Rutherford	1,707,471,046	22,432,914	1,153,000	59,251,721	33,217,635	313,684,235
181	First Jersey National Bank, Jersey City	1,528,750,000	24,557,000	0	42,410,000	1,850,000	288,740,000
189	First Fidelity Bank NA, Burlington Twp.	1,483,543,000	11,737,000	0	56,582,000	82,382,000	286,745,000
198	Citizens First National Bank, Ridgewood	1,362,691,000	17,516,000	0	113,423,000	120,928,000	383,002,000
204	National State Bank, Elizabeth	1,328,101,000	13,698,000	0	27,495,000	58,472,000	240,211,000
213	Horizon Bank NA, Morristown	1,290,287,000	13,403,000	5,194,000	54,034,000	20,650,000	252,497,000
218	First Fidelity Bank NA/North Jersey, Totowa	1,243,741,000	16,295,000	0	69,821,000	3,427,000	199,000,000
235	First National Bank, Toms River	1,112,231,000	12,572,000	0	19,789,000	4,076,000	351,890,000
251	Trust Company of New Jersey, Jersey City	1,043,897,000	6,150,000	0	53,957,000	10,507,000	143,118,000
252	Valley National Bank, Passaic	1,040,386,000	20,745,000	0	31,778,000	13,300,000	376,062,000
273	Princeton Bank, Princeton	961,583,000	13,848,000	0	38,372,000	10,685,000	215,640,000
	NEW MEXICO						
215	Sunwest Bank of Albuquerque NA	1,267,294,711	18,664,000	0	65,228,000	162,446,000	256,903,000
	NEW YORK						
1	Citibank NA, New York	94,386,000,000	807,000,000	57,170,000,000	1,233,000,000	102,000,000	9,881,000,000
3	Chase Manhattan Bank NA, New York	58,774,855,000	492,798,000	31,439,805,000	595,813,000	129,923,000	6,755,520,000
4	Manufacturers Hanover Trust Co., New York	47,293,025,000	331,491,000	21,141,333,000	559,151,000	132,085,000	4,450,962,000
5	Morgan Guaranty Trust Co., New York	41,334,264,000	635,233,000	27,965,242,000	0	0	384,623,000
6	Chemical Bank, New York	35,961,297,000	351,540,000	13,557,583,000	439,674,000	158,222,000	6,459,094,000
8	Bankers Trust Co., New York	30,777,741,000	332,931,000	18,571,548,000	18,422,000	60,791,000	1,955,539,000
12	Marine Midland Bank NA, Buffalo	16,838,287,000	92,469,000	5,560,785,000	422,785,000	227,942,000	2,115,672,000
17	Bank of New York	12,330,888,000	101,523,000	3,705,224,000	222,729,000	46,174,000	2,390,414,000
18	Irving Trust Co., New York	11,592,260,000	96,516,000	5,596,673,000	29,514,000	46,914,000	379,746,000
19	Republic National Bank, New York	10,021,334,000	146,137,000	6,801,276,000	85,078,000	5,391,000	740,391,000
25	National Westminster Bank USA, New York	7,910,161,000	54,575,000	1,634,091,000	209,279,000	25,098,000	1,366,923,000
55	European American Bank, New York	4,759,432,000	24,281,000	844,966,000	140,539,000	35,706,000	962,226,000
58	Bank of Tokyo Trust Co., New York	4,560,761,000	25,529,000	2,492,310,000	0	26,566,000	39,460,000
73	Israel Discount Bank, New York	3,455,011,000	16,346,000	1,395,878,000	3,451,000	12,567,000	578,891,000
78	Chase Lincoln First Bank NA, Rochester	3,326,268,000	10,847,000	0	176,999,000	42,522,000	637,940,000
94	Citibank (New York State) NA, Buffalo	2,842,750,000	N.A.	N.A.	N.A.	N.A.	N.A.
102	United States Trust Co., New York	2,610,250,000	26,036,000	191,385,000	456,000	0	492,848,000
105	Bank Leumi Trust Co., New York	2,557,104,733	11,083,000	560,351,000	50,601,000	12,778,000	397,707,000
113	Norstar Bank of Upstate NY, Albany	2,439,928,000	36,993,000	0	63,991,000	47,153,000	521,363,000
114	Fuji Bank & Trust Co., New York	2,427,997,000	14,701,000	2,154,788,000	0	0	5,341,000
115	Industrial Bank of Japan Trust Co., New York	2,398,026,000	10,024,000	1,457,202,000	0	0	0
138	Manufacturers & Traders Trust Co., Buffalo	2,049,704,000	19,916,000	144,278,000	91,079,000	48,671,000	495,340,000
169	Barclays Bank of New York NA	1,672,177,000	10,955,000	0	39,970,000	60,306,000	318,860,000
172	J. Henry Schroder Bank & Trust Co., New York	1,622,787,000	N.A.	N.A.	N.A.	N.A.	N.A.
174	Key Bank NA, Albany	1,589,826,000	21,160,000	0	28,968,000	7,419,000	306,636,000
194	Long Island Trust Co. NA, Garden City	1,413,511,000	7,587,000	36,694,000	74,433,000	2,559,000	274,194,000
196	Norstar Bank, Rochester	1,388,608,000	69,734,000	0	51,857,000	16,999,000	240,737,000
242	Key Bank of Central New York, Syracuse	1,082,293,000	13,678,000	0	20,865,000	18,473,000	231,718,000
246	Norstar Bank of Long Island, Hempstead	1,068,288,000	N.A.	N.A.	N.A.	N.A.	N.A.
261	Amalgamated Bank, New York	1,013,734,746	13,477,913	0	24,902,000	1,428,000	298,045,000
288	Norstar Bank NA, Buffalo	914,952,649	13,800,884	0	30,898,353	40,744,607	222,497,084
290	Daiwa Bank Trust Co., New York	902,954,000	N.A.	N.A.	N.A.	N.A.	N.A.
299	UBAF Arab American Bank, New York	872,502,941	6,185,000	854,625,000	0	0	0
	NORTH CAROLINA						
23	NCNB National Bank of North Carolina, Charlotte	8,194,729,000	84,265,000	1,151,935,000	396,860,000	31,870,000	1,171,235,000
26	Wachovia Bank & Trust Co. NA, Winston-Salem	7,475,133,000	115,451,000	595,145,000	342,226,000	45,883,000	1,647,566,000
32	First Union National Bank, Charlotte	6,590,068,000	136,479,000	356,923,000	332,632,000	22,876,000	1,303,588,000
116	First-Citizens Bank & Trust Co., Raleigh	2,382,529,000	25,365,000	0	108,953,000	17,181,000	549,400,000
119	Branch Banking & Trust Co., Wilson	2,312,619,000	23,103,000	0	88,251,000	7,917,000	622,503,000
205	Southern National Bank, Lumberton	1,325,395,000	10,755,000	0	51,283,000	0	411,520,000
210	United Carolina Bank, Whiteville	1,303,589,000	16,523,000	0	57,444,000	6,775,000	337,614,000
265	Central Carolina Bank & Trust Co. NA, Durham	998,129,000	14,393,000	0	42,235,000	25,090,000	269,337,000
	OHIO						
48	AmeriTrust Co. NA, Cleveland	5,103,142,000	77,522,000	145,858,000	217,235,000	104,662,000	912,470,000
53	Huntington National Bank, Columbus	4,832,109,000	49,962,000	168,572,000	260,568,000	253,393,000	805,594,000
75	BancOhio National Bank, Columbus	3,403,932,000	(15,658,000)	83,128,000	188,336,000	25,819,000	491,338,000
82	National City Bank, Cleveland	3,231,406,000	55,880,000	134,119,000	171,664,000	88,282,000	464,234,000
128	Society National Bank, Cleveland	2,139,512,000	21,372,000	63,827,000	133,625,000	23,839,000	365,816,000
132	Bank One Columbus NA	2,072,523,519	38,794,401	118,262,904	56,856,646	72,241,216	202,894,125
159	Central Trust Co. NA, Cincinnati	1,798,971,000	19,884,000	0	105,820,000	83,218,000	303,105,000
170	Toledo Trust Co., Toledo	1,667,451,000	16,816,000	0	84,236,000	31,083,000	152,473,000
175	Fifth Third Bank, Cincinnati	1,564,580,000	38,901,000	5,203,000	79,174,000	87,863,000	385,856,000
183	First National Bank, Akron	1,526,600,000	20,774,000	0	79,833,000	14,094,000	262,807,000
186	First National Bank, Cincinnati	1,506,570,000	27,243,000	0	60,507,000	30,696,000	234,795,000
187	Central National Bank, Cleveland	1,498,337,936	51,125,000	75,340,000	48,146,000	0	246,299,000
216	Bank One Dayton NA	1,262,983,000	14,348,000	21,862,000	60,677,000	58,517,000	186,517,000
239	Bank One of Eastern Ohio NA, Youngstown	1,088,068,000	12,702,000	0	65,044,000	36,141,000	156,665,000
256	Bank One Cleveland NA	1,030,029,347	N.A.	N.A.	N.A.	N.A.	N.A.
267	Third National Bank & Trust Co., Dayton	985,201,471	24,306,000	0	44,131,000	36,456,000	154,344,000
269	Society Bank of Eastern Ohio NA, Canton	979,809,869	12,707,000	0	64,938,000	31,454,000	131,580,000
293	Provident Bank, Cincinnati	894,635,000	10,186,000	0	57,450,000	16,459,000	198,373,000
	OKLAHOMA						
151	Liberty National Bank & Trust Co., Oklahoma City	1,856,871,000	6,769,000	12,688,000	50,386,000	46,651,000	257,647,000
193	Bank of Oklahoma Tulsa NA	1,419,368,000	15,753,000	51,509,000	18,243,000	11,529,000	329,785,000
199	First National Bank & Trust Co., Oklahoma City	1,344,454,000	(50,327,000)	21,616,000	28,523,000	17,854,000	238,344,000
227	First National Bank & Trust Co., Tulsa	1,130,998,000	5,132,000	57,026,000	18,252,000	5,189,000	76,063,000
	OREGON						
49	United States National Bank, Portland	5,053,408,000	68,234,000	7,344,000	236,020,000	61,967,000	1,370,131,000
64	First Interstate Bank of Oregon NA, Portland	4,125,686,000	49,421,000	49,049,000	158,662,000	293,000	1,133,049,000
300	Oregon Bank, Portland	871,380,000	(2,346,000)	0	46,424,000	19,700,000	171,582,000

A selected breakdown of deposit accounts for the top 300 commercial banks in total deposits on 12/31/85. The breakdown includes total deposits booked by the bank's foreign offices. Also included are the following three deposit accounts booked by the domestic offices of the bank: IRAs— Individual Retirement Accounts— plus Keogh Plan Accounts; Super NOWs- NOW accounts— introduced in January 1983; and MMDA's-Money Market Deposit Accounts— introduced in December 1982. In addition, net income for the full year 1985 is shown.
( )— Indicates a loss. N.A.-Not available.

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	PENNSYLVANIA						
16	Mellon Bank NA, Pittsburgh	13,778,109,000	N.A.	N.A.	N.A.	N.A.	N.A.
36	Pittsburgh National Bank	5,893,977,000	94,262,000	302,476,000	123,184,000	85,625,000	1,350,811,000
39	Philadelphia National Bank	5,744,503,000	150,266,000	816,532,000	159,283,000	180,154,000	787,045,000
45	Fidelity Bank NA, Malvern	5,336,182,000	43,957,000	1,273,436,000	205,153,000	145,259,000	1,184,836,000
67	First Pennsylvania Bank NA, Philadelphia	3,869,890,000	32,723,000	678,086,000	112,611,000	18,174,000	680,524,000
70	Provident National Bank, Philadelphia	3,675,004,000	54,313,000	178,647,000	108,777,000	36,759,000	860,068,000
89	Mellon Bank (East) NA, Philadelphia	3,000,430,000	(2,697,000)	0	142,958,000	0	886,366,000
90	American Bank & Trust Co., Reading	2,922,490,000	34,508,000	0	126,446,000	17,475,000	743,431,000
112	Continental Bank, Norristown	2,444,072,000	30,998,000	0	119,763,000	52,967,000	769,301,000
126	Hamilton Bank, Lancaster	2,155,228,000	20,286,000	0	148,198,000	9,615,000	465,980,000
147	Equibank, Pittsburgh	1,881,744,000	10,934,000	0	98,563,000	821,000	456,981,000
149	Industrial Valley Bank & Trust Co., Philadelphia	1,877,047,000	12,733,000	61,640,000	39,727,000	403,000	448,393,000
163	Union National Bank, Pittsburgh	1,729,000,000	17,120,000	0	47,624,000	0	569,520,000
177	Northeastern Bank of Pennsylvania, Wilkes-Barre	1,547,435,000	13,659,000	0	55,932,000	11,103,000	294,295,000
191	Dauphin Deposit Bank & Trust Co., Harrisburg	1,458,537,000	17,850,000	0	83,600,000	54,809,000	239,970,000
222	Merchants Bank NA, Allentown	1,169,383,000	17,129,000	0	56,052,000	44,542,000	226,807,000
231	First Eastern Bank NA, Wilkes-Barre	1,115,353,000	13,426,000	0	42,748,000	51,263,000	217,135,000
241	Commonwealth National Bank, Harrisburg	1,083,177,000	5,679,000	0	45,470,000	55,415,000	243,802,000
253	First National Bank, Allentown	1,038,874,000	N.A.	N.A.	N.A.	N.A.	N.A.
271	First Seneca Bank, Butler	973,502,000	7,506,000	0	46,460,000	7,008,000	300,967,000
281	Central Penn National Bank, Philadelphia	942,059,000	N.A.	13,666,000	N.A.	N.A.	N.A.
291	Gallatin National Bank, Uniontown	902,352,522	5,006,000	0	32,846,000	6,013,000	263,921,000
297	United Penn Bank, Wilkes-Barre	885,770,000	9,039,000	0	35,471,000	23,404,000	260,308,000
	PUERTO RICO						
77	Banco Popular de Puerto Rico, San Juan	3,365,265,114	32,511,000	0	1,030,000	209,141,000	49,969,000
144	Banco de Ponce	1,906,187,154	21,268,000	0	33,899,000	237,437,000	45,553,000
257	Banco de Santander-Puerto Rico, Hato Rey	1,028,387,146	13,214,777	0	0	15,966,816	52,602,756
263	Banco Central Corp., Hato Rey	1,004,493,796	N.A.	N.A.	N.A.	N.A.	N.A.
	RHODE ISLAND						
65	Fleet National Bank, Providence	3,944,299,000	50,920,000	960,488,000	132,007,000	75,467,000	689,537,000
150	Rhode Island Hospital Trust National Bank, Providence	1,875,218,000	9,831,000	34,891,000	91,788,000	68,628,000	460,173,000
	SOUTH CAROLINA						
86	South Carolina National Bank, Columbia	3,050,211,000	27,681,000	0	110,736,000	130,782,000	613,568,000
122	Citizens & Southern National Bank, Charleston	2,234,234,855	26,073,343	0	73,126,335	50,212,271	559,576,657
165	Bankers Trust of South Carolina, Columbia	1,702,384,000	20,220,000	120,000,000	51,058,000	19,978,000	332,846,000
282	Southern Bank & Trust Co., Greenville	940,663,000	7,388,000	0	32,963,000	0	241,097,000
	SOUTH DAKOTA						
135	Citibank (South Dakota) NA, Sioux Falls	2,054,864,000	155,203,000	0	1,181,000	22,859,000	263,642,000
203	Norwest Bank South Dakota NA, Sioux Falls	1,331,892,000	6,818,000	0	63,925,000	76,806,000	213,588,000
268	First Bank of South Dakota NA, Sioux Falls	980,996,000	(1,494,000)	0	39,007,000	49,039,000	101,403,000
	TENNESSEE						
66	First Tennessee Bank NA, Memphis	3,874,100,000	39,815,000	0	105,380,000	147,095,000	429,628,000
130	Third National Bank, Nashville	2,090,027,000	26,468,000	48,932,000	79,214,000	64,109,000	219,195,000
153	First American National Bank, Nashville	1,842,890,000	22,335,000	33,286,000	52,421,000	98,498,000	364,352,000
173	Commerce Union Bank, Nashville	1,598,988,000	13,646,000	110,176,000	63,761,000	75,522,000	173,907,000
206	Union Planters National Bank, Memphis	1,323,400,000	N.A.	N.A.	N.A.	N.A.	N.A.
285	National Bank of Commerce, Memphis	934,261,000	N.A.	N.A.	N.A.	N.A.	N.A.
	TEXAS						
20	RepublicBank Dallas NA	9,668,148,000	101,328,000	2,657,542,000	65,897,000	90,413,000	365,945,000
29	Texas Commerce Bank NA, Houston	7,052,245,000	21,861,000	2,064,585,000	20,929,000	127,377,000	332,526,000
30	InterFirst Bank Dallas NA	7,034,425,000	43,318,000	3,454,984,000	18,954,000	88,901,000	158,081,000
40	MBank Dallas NA	5,736,819,000	N.A.	N.A.	N.A.	N.A.	N.A.
42	First City National Bank, Houston	5,535,797,000	N.A.	N.A.	N.A.	N.A.	N.A.
74	Allied Bank of Texas, Houston	3,441,145,000	67,092,000	256,325,000	15,636,000	43,804,000	592,721,000
76	MBank Houston NA	3,365,912,000	18,900,000	484,702,000	21,026,000	59,246,000	248,614,000
124	Texas American Bank/Fort Worth NA	2,198,540,000	21,388,000	303,545,000	40,420,000	32,118,000	158,194,000
148	RepublicBank Houston NA	1,881,143,000	7,894,000	444,020,000	6,817,000	16,999,000	89,308,000
176	Frost National Bank, San Antonio	1,557,626,000	14,399,000	0	9,337,000	27,136,000	263,264,000
201	InterFirst Bank Austin NA	1,337,015,000	21,436,000	0	13,406,000	87,239,000	283,060,000
219	InterFirst Bank Fort Worth NA	1,227,407,850	10,475,785	103,324,737	27,388,897	41,387,431	76,782,501
245	InterFirst Bank Houston NA	1,070,290,000	(41,065,000)	113,153,000	5,007,000	7,572,000	37,005,000
259	N.B.C. Bank-San Antonio NA	1,021,395,275	11,313,000	13,400,000	10,072,000	9,398,000	144,981,000
272	Texas Commerce Bank-Austin NA	966,180,884	18,967,000	0	9,995,000	28,657,000	247,667,000
294	Laredo National Bank	891,460,000	7,442,000	0	1,580,000	30,663,000	115,149,000
	UTAH						
125	First Security Bank of Utah NA, Ogden	2,181,378,000	11,867,000	0	80,081,000	52,639,000	249,249,000
127	Zions First National Bank, Salt Lake City	2,141,634,000	23,778,000	116,542,000	54,181,000	20,090,000	423,039,000
	VIRGINIA						
28	Sovran Bank NA, Richmond	7,234,439,000	92,256,000	14,283,000	350,018,000	219,600,000	947,598,000
46	United Virginia Bank, Richmond	5,313,361,000	65,139,000	42,496,000	276,457,000	177,118,000	646,623,000
71	Bank of Virginia, Richmond	3,643,291,000	42,165,000	221,528,000	188,488,000	64,695,000	636,137,000
98	Central Fidelity Bank NA, Richmond	2,713,241,000	35,213,000	0	145,045,000	15,040,000	518,041,000
129	Dominion Bank NA, Roanoke	2,126,129,000	21,318,000	5,150,000	139,483,000	24,684,000	296,574,000
134	First American Bank of Virginia, McLean	2,062,640,000	2,707,588	0	53,534,427	52,884,069	328,908,948
207	First Virginia Bank, Falls Church	1,317,834,000	20,954,000	0	47,795,000	92,278,000	219,417,000
274	Jefferson National Bank, Charlottesville	959,725,000	N.A.	N.A.	N.A.	N.A.	N.A.
	WASHINGTON						
27	Seattle-First National Bank	7,328,773,000	30,874,000	665,812,000	197,142,000	24,247,000	1,541,030,000
37	Rainier National Bank, Seattle	5,822,460,000	60,099,000	587,735,000	104,456,000	242,000	872,434,000
96	First Interstate Bank of Washington NA, Seattle	2,797,640,000	55,449,000	0	74,701,000	5,144,000	604,009,000
141	Peoples National Bank, Seattle	1,995,695,000	13,337,000	0	127,740,000	15,895,000	400,503,000
209	Old National Bank, Spokane	1,308,916,000	7,780,000	0	56,084,000	3,295,000	254,683,000
214	Puget Sound National Bank, Tacoma	1,277,867,000	18,329,000	0	42,280,000	N.A.	12,270,000
	WISCONSIN						
91	First Wisconsin National Bank, Milwaukee	2,887,542,000	19,670,000	337,139,000	83,043,000	43,996,000	339,006,000
182	M & I Marshall & Ilsley Bank, Milwaukee	1,528,032,000	20,879,000	0	74,772,000	47,357,000	262,178,000
232	Marine Bank NA, Milwaukee	1,114,981,000	11,522,000	37,052,000	47,740,000	21,197,000	196,250,000

A selected breakdown of deposit accounts for the top 300 commercial banks in total deposits on 12/31/85. The breakdown includes total deposits booked by the bank's foreign offices. Also included are the following three deposit accounts booked by the domestic offices of the bank: IRAs— Individual Retirement Accounts— plus Keogh Plan Accounts; Super NOWs- NOW accounts— introduced in January 1983; and MMDA's-Money Market Deposit Accounts— introduced in December 1982. In addition, net income for the full year 1985 is shown.
( )— Indicates a loss. N.A.-Not available.

Top Deposit-Takers Among Thrifts
In Selected Deposit Categories as of December 31, 1985
(Net Income for 1985 Included)

Rank 12/31/85		Total Deposits 12/31/85	1985 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	Arizona						
32	MeraBank, FSB, Phoenix	3,504,537,000	29,092,000	88,457,000	379,900,000	26,422,000	154,669,000
38	Western Savings & Loan Assn., Phoenix	3,235,630,000	37,749,000	131,459,000	583,378,000	884,000	141,629,000
	California						
1	Home Savings of America, FA, Irwindale	19,486,000,000	236,311,000	451,065,000	4,544,031,000	355,432,000	1,787,869,000
2	Great Western Savings, FS&LA, Beverly Hills	17,454,823,872	203,857,000	237,186,000	2,773,027,000	253,094,000	1,018,519,000
3	American Savings & Loan Assn., Stockton	17,434,499,000	84,254,000	N.A.	N.A.	N.A.	729,058,000
4	California Fed. Savings & Loan Assn., Los Angeles	13,045,000,000	115,400,000	245,300,000	1,720,300,000	135,600,000	N.A.
6	Glendale Federal Savings & Loan Assn.	10,981,575,000	55,601,000	N.A.	N.A.	N.A.	578,691,518
8	First Nationwide Savings, FS&LA, San Francisco	8,802,430,000	75,769,000	100,306,263	1,313,105,080	178,103,543	623,670,569
9	World Savings, FS&LA, Oakland	7,598,792,000	159,375,000	164,036,000	1,222,586,000	115,117,000	555,014 000
10	Home Fed. Savings & Loan Assn. of San Diego	7,426,584,000	72,786,000	220,653,000	875,864,000	124,275,000	450,044,000
14	Gibraltar Savings, Beverly Hills	6,197,808,000	46,053,000	69,971,000	999,057,000	161,014,000	319,928,000
15	Great American First Savings Bank, San Diego	5,891,416,000	49,516,000	172,123,000	728,786,000	139,790,000	228,358,000
17	Imperial Savings Assn., San Diego	5,502,598,018	(11,379,843)	119,347,450	579,485,287	0	297,269,260
20	Sears Savings Bank, Glendale	4,944,487,000	23,619,000	119,874,000	668,351,000	40,763,000	409,333,000
23	Columbia Savings & Loan Assn., Beverly Hills	4,691,727,882	122,277,525	238,348	210,233,261	53,601,587	40,743,090
24	Coast Savings & Loan Assn., Los Angeles	4,610,128,257	20,383,869	33,491,127	809,576,346	147,374,637	4,339,044
43	Citicorp Savings, FS&LA, San Francisco	3,058,039,000	44,768,000	N.A.	N.A.	N.A.	N.A.
58	Lincoln Savings & Loan Assn., Irvine	2,406,958,000	79,850,000	N.A.	N.A.	N.A.	N.A.
61	Homestead Savings, FS&LA, San Francisco	2,328,046,000	14,168,000	30,400,000	232,200,000	12,100,000	35,400,000
65	Fidelity Federal S & L Assn., Glendale	2,193,466,000	27,514,000	N.A.	N.A.	N.A.	N.A.
74	Santa Barbara Savings & Loan Assn.	2,058,690,118	4,655,026	35,663,363	209,866,076	34,802,742	126,819,720
79	Guarantee Savings, FS&LA, Fresno	1,959,979,071	15,209,459	93,917,781	331,367,976	17,630,032	187,980,249
80	Valley Federal S & L Assn., Van Nuys	1,959,453,000	10,782,000	47,137,000	266,553,000	12,791,000	76,386,000
82	Downey Savings & Loan Assn., Costa Mesa	1,929,968,227	52,757,661	66,268,329	249,486,052	71,290,315	130,551,915
88	San Francisco Federal Savings & Loan Assn.	1,863,713,000	16,135,681	N.A.	N.A.	N.A.	N.A.
96	Far West Savings & Loan Assn., Newport Beach	1,725,837,000	16,054,000	21,646,000	286,465,000	(a)	(a)
	Colorado						
60	Bank Western, Denver	2,353,295,000	26,716,000	115,709,000	469,972,000	18,123,000	121,740,000
91	Columbia Savings, FS&LA, Denver	1,801,352,000	8,799,000	28,220,000	228,606,000	0	131,545,000
	Connecticut						
28	People's Bank-Bridgeport	3,778,928,000	33,612,000	36,341,000	978,996,000	13,185,000	363,635,000
40	Northeast Savings, FA, Hartford	3,148,049,000	31,508,000	80,430,000	721,392,000	41,555,000	278,246,000
78	Society for Savings, Hartford	1,985,365,000	14,294,000	34,630,000	391,367,000	7,415,000	163,652,000
	Florida						
31	Florida Federal Savings & Loan Assn., St. Petersburg	3,538,201,025	(28,093,000)	124,510,096	442,676,000	42,379,000	193,262,126
47	AmeriFirst Federal Savings & Loan Assn., Miami	2,804,312,000	20,916,000	13,519,000	712,965,000	222,650,000	213,365,000
48	CenTrust Savings Bank, Miami	2,776,493,000	36,636,000	30,440,000	381,408,000	49,798,000	152,504,000
68	American Savings & Loan Assn. of Florida, Miami	2,133,740,000	(33,243,000)	113,615,000	365,983,000	(b)	101,885,000
69	Coral Gables Federal Savings & Loan Assn.	2,131,447,459	10,378,647	22,248,262	376,507,217	94,804,855	193,405 868
86	Freedom Savings & Loan Assn., Tampa	1,903,235,928	N.A.	60,976,000	166,053,000	24,107,000	51,822,000
97	Citicorp Savings of Florida, FS&LA, Miami	1,707,218,000	30,647,000	39,910,000	304,498,000	31,563,000	5,637,000
	Georgia						
67	Georgia Federal Bank, FSB, Atlanta	2,136,770,000	20,064,000	155,147,000	317,212,000	34,266,000	181,863,000
94	Fulton Federal Savings & Loan Assn., Atlanta	1,743,029,702	556,000	143,226,000	230,943,000	(b)	171,000,000
	Illinois						
19	Talman Home Federal Savings & Loan Assn., Chicago	5,014,667,000	244,000	89,318,000	790,327,000	10,524,000	366,106,000
29	Citicorp Savings of Illinois, FS&LA, Chicago	3,645,019,525	7,569,214	42,606,578	455,425,505	0	412,159,246
87	St. Paul Federal Bank for Savings, Chicago	1,887,962,867	11,732,363	60,555,295	370,390,469	20,047,577	169,497,871
	Kansas						
76	Capitol Federal Savings & Loan Assn., Topeka	2,005,133,828	24,549,959	26,352,397	408,873,909	54,343,340	182,978,978
	Maryland						
71	Chevy Chase Savings & Loan Inc.	2,086,139,937	10,466,385	N.A.	N.A.	N.A.	N.A.
	Michigan						
22	First Federal of Michigan, Detroit	4,869,010,673	55,679,543	108,207,826	590,165,398	29,850,880	248,236,997
26	Standard Federal Bank, Troy	4,143,110,563	68,011,482	74,832,075	718,814,491	34,047,710	251,241,651
	Minnesota						
33	Twin City Federal Savings & Loan Assn., Minneapolis	3,410,824,000	15,272,000	N.A.	N.A.	N.A.	N.A.
55	First Minnesota Savings Bank FSB, St. Paul	2,483,737,000	(10,606,000)	112,931,000	272,429,000	43,232,000	218,043,000
77	Midwest Federal Savings & Loan Assn., Minneapolis	1,997,582,623	26,642,567	95,848,268	152,082,117	5,158,612	47,477,446
	Missouri						
39	Community Federal Savings & Loan Assn., St. Louis	3,185,073,803	9,270,906	98,396,255	291,779,907	12,747,830	300,716,779
53	Farm & Home Savings Assn., Nevada	2,500,830,000	13,771,145	12,307,017	299,257,056	78,387,428	131,774,672
	New Jersey						
13	City Federal Savings & Loan Assn., Elizabeth	5,469,194,000	62,110,000	244,025,000	889,452,000	105,927,000	568,431,000
27	Carteret Savings Bank, FA, Morristown.	4,011,908,000	25,222,000	60,268,000	638,671,000	108,454,000	N.A.
35	Howard Savings Bank, Newark	3,319,444,000	16,024,000	47,595,000	531,295,000	9,249,000	300,922,000
63	Hudson City Savings Bank, Paramus	2,292,239,013	5,366,027	0	594,896,932	32,470,586	145,745,632
	New York						
7	Goldome FSB, Buffalo	9,663,855,000	12,297,000	165,524,000	1,571,871,000	15,498,000	893,110,000
11	CrossLand Savings FSB, Brooklyn, New York	6,970,692,000	148,385,000	N.A.	N.A.	N.A.	N.A.
12	Dime Savings Bank of New York FSB	6,731,906,000	7,037,000	51,117,000	969,630,000	63,075,000	667,947,000
16	Anchor Savings Bank FSB, Northport	5,870,980,000	26,209,000	N.A.	N.A.	N.A.	456,241,241
18	Bowery Savings Bank, New York	5,043,749,000	(38,400,000)	10,266,000	1,115,261,000	14,300,000	735,794,000
21	Empire of America FSB, Buffalo	4,909,106,000	17,782,000	76,452,000	1,227,989,000	51,843,000	504,088,000
25	Dollar-Dry Dock Savings Bank, Bronx, New York	4,397,539,000	6,612,000	66,000	974,814,000	118,841,000	436,780,000
30	Long Island Savings Bank FSB, Syosset	3,600,763,000	46,087,000	65,056,000	933,060,000	3,815,000	289,831,000
36	First Federal Savings & Loan Assn., Rochester	3,267,784,000	9,104,000	100,971,000	849,766,000	0	217,603,000
42	Emigrant Savings Bank, New York	3,105,648,138	3,737,814	9,027,000	665,655,000	40,823,000	342,401,000
44	American Savings Bank FSB, New York	3,009,504,000	19,109,000	0	661,639,000	89,826,000	294,564,000
50	Manhattan Savings Bank, New York	2,623,986,586	20,318,238	2,515,147	775,323,901	7,307,095	302,561,640
57	Seamen's Bank for Savings FSB, New York	2,424,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
59	Green Point Savings Bank, Brooklyn, New York	2,390,540,480	49,014,921	35,124,930	444,924,350	4,480,851	245,796,979
64	Williamsburgh Savings Bank, Brooklyn, New York	2,244,613,176	(10,209,290)	6,681,406	455,857,923	0	194,447,255
66	Rochester Community Savings Bank	2,163,451,000	23,239,000	60,136,000	405,629,000	1,164,000	176,242,000
73	Lincoln Savings Bank FSB, New York	2,064,409,000	(3,328,000)	11,413,000	404,938,000	0	173,347,000
75	Greater New York Savings Bank, New York	2,016,395,000	18,022,000	10,221,000	507,011,000	21,668,000	131,949,000
83	East River Savings Bank, New York	1,924,796,424	18,061,000	36,618,103	493,668,344	10,646,801	178,764,558
92	Astoria Federal Savings & Loan Assn., Queens, New York	1,794,362,569	15,314,928	6,807,098	259,434,087	33,267,406	167,395,384

A breakdown of deposit accounts for the top 100 thrifts-savings banks and savings and loans- in deposits on 12/31/85.
NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. —Super NOWs— NOW accounts introduced in January 1983. IRAs— Individual Retirement Accounts, plus Keogh Plan Accounts. ( )— Indicates a loss. N.A.-Not available
(a)— Accounts for less than 1% of the thrift's total deposits. (b)— Super Nows are included in the NOW account figure.

Top Deposit-Takers Among Thrifts
In Selected Deposit Categories as of December 31, 1985
(Net Income for 1985 Included)

Rank 12/31/85		Total Deposits 12/31/85	1985 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	Ohio						
52	Transohio Savings Bank, FSB, Cleveland	2,520,080,000	15,592,000	N.A.	N.A.	N.A.	N.A.
59	Citizens Federal Savings & Loan Assn., Dayton	1,819,340,566	14,650,306	23,003,693	382,877,632	56,943,097	152,377,477
98	Broadview Savings & Loan Co., Cleveland	1,673,797,898	(28,546,000)	N.A.	N.A.	N.A.	N.A.
	Oregon						
49	Benjamin Franklin Federal S & L Assn., Portland	2,697,270,000	8,071,956	102,709,982	355,220,105	12,265,067	335,103,274
	Pennsylvania						
5	PSFS, Philadelphia	12,969,633,000	64,618,000	21,338,000	1,840,619,000	212,236,000	856,080,000
34	Atlantic Financial Federal, Bala Cynyd	3,362,563,000	12,636,000	49,626,000	650,052,000	7,022,000	308,514,000
81	Dollar Bank FSB, Pittsburgh	1,940,491,000	9,788,000	33,650,000	406,788,000	3,183,000	201,310,000
84	First Federal Savings & Loan Assn., Pittsburgh	1,913,978,000	4,086,000	60,198,000	411,732,000	2,955,000	191,315,000
93	Hill Financial Savings Assn., Red Hill	1,767,258,048	15,287,292	13,084,983	270,483,421	38,212,983	131,672,710
	Rhode Island						
72	Old Stone Bank FSB, Providence	2,082,208,000	17,897,000	31,690,000	403,498,000	37,473,000	118,789,000
	Texas						
41	Gibraltar Savings Assn., Houston	3,110,086,062	169,800,000	53,653,281	368,023,049	60,974,813	158,264,908
46	United Savings Assn., Houston	2,839,780,000	10,964,000	N.A.	N.A.	N.A.	N.A.
51	Sunbelt Savings Assn., Dallas	2,521,329,000	27,737,000	N.A.	N.A.	N.A.	N.A.
54	First Texas Savings Assn., Dallas	2,498,019,972	68,248,234	N.A.	N.A.	N.A.	N.A.
56	University Savings Assn., Houston	2,443,381,000	6,814,000	128,095,000	246,186,000	0	239,948,000
62	Empire of America FSB, Fort Worth	2,294,824,000	28,812,000	50,510,000	476,899,000	26,428,000	162,560,000
90	San Jacinto Savings Assn., Houston	1,802,422,346	18,020,061	28,832,829	255,941,853	3,142,206	43,858,178
95	Dallas Federal Savings & Loan Assn.	1,738,780,857	(29,053,203)	N.A.	N.A.	N.A.	N.A.
99	San Antonio Savings Assn.	1,662,933,614	13,639,485	62,756,846	28,899,395	327,001,260	89,339,271
100	Lamar Savings Assn., Austin	1,662,532,523	2,037,821	N.A.	N.A.	N.A.	N.A.
	Utah						
70	American Savings & Loan Assn., Salt Lake City	2,118,000,000	N.A.	N.A.	N.A.	N.A.	N.A.
	Virginia						
45	Perpetual American Bank, FSB, McLean	2,938,298,751	21,120,169	433,201,221	490,203,759	42,529,170	166,930,673
	Washington						
37	Washington Mutual Savings Bank, Seattle	3,251,111,000	18,855,000	80,773,000	1,258,501,000	0	122,854,000
86	Pacific First Federal Savings Bank, Tacoma	1,888,748,000	(9,911,000)	63,046,000	205,345,000	0	185,536,000

A breakdown of deposit accounts for the top 100 thrifts-savings banks and savings and loans- in deposits on 12/31/85.
NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. —Super NOWs— NOW accounts introduced in January 1983. IRAs— Individual Retirement Accounts, plus Keogh Plan Accounts. ( )— Indicates a loss. N.A.-Not available.
(a)— Accounts for less than 1% of the thrift's total deposits. (b)— Super Nows are included in the NOW account figure.

Total Deposits at Deposit-Taking Institutions
Dec. 31, 1985 Compared With Dec. 31, 1984
(Dollar Amounts in Billions)

Type of Institution	Date	Number of Institutions	Total Deposits
Commercial Banks (a)	12/31/85	15,282r	$2,111.9e
	12/31/84	15,101r	$1,944.9
Change: 1984-1985		+181	+ 8.6%
	12/31/80	14,870	$1,483.8
Change: 1980-1985		+412	+42.3%
Savings and Loan Associations (b)	12/31/85	3,244	$752.1
	12/31/84	3,391	$724.3
Change: 1984-1985		—147	+ 3.8%
	12/31/80	4,592	$511.0
Change: 1980-1985		-1,348	+47.2%
Savings Banks (c)	12/31/85	370	$185.9
	12/31/84	383	182.8
Change: 1984-1985		-13	+ 1.7%
	12/31/80	462	$153.5
Change: 1980-1985		-92	+21.1%
Credit Unions (d)	12/31/85	17,877	$126.6
	12/31/84	18,515	$102.6
Change: 1984-1985		-638	+23.4%
	12/31/80	21,922	$64.4
Change: 1980-1985		-4,045	+96.6%
All Deposit-Taking Institutions	12/31/85	36,773r	$3,176.5
	12/31/84	37,390r	$2,954.6
Change: 1984-1985		-617	+ 7.5%
	12/31/80	41,846	$2,212.7
Change: 1980-1985		-5,073	+43.6%
Top 25 Deposit-Taking Institutions	12/31/85	25	$694.1
	12/31/84	25	$667.6
Change: 1984-1985		...	+ 4.0%
	12/31/80	25	$575.2
Change: 1980-1985		...	+20.7%

(a)—The number of commercial banks were provided by the Federal Deposit Insurance Corp., Washington, D.C., and includes: nationally chartered banks; state member (Federal Reserve) banks; state nonmember (Federal Reserve) banks; non-FDIC insured banks and nondeposit trust companies. The 12/31/84 and 12/31/80 deposit figures are from R.L. Polk & Co.'s World Bank Directory, North American Edition. **(b)**—All savings and loan association data, except 1980 deposits, were taken from publically available data provided by the Federal Home Loan Bank Board, Washington, D.C. The 1980 deposit figure was taken from the Federal Reserve Bulletin. **(c)**— All savings bank data, except 1980 deposits, provided by the National Council of Savings Institutions, Washington, D.C. The 1980 deposit figure was taken from the Federal Reserve Bulletin. **(d)**—All credit union data, except 1980 deposits, provided by Credit Union National Association, Madison, Wisconsin. The 1980 deposit figure was taken from the Federal Reserve Bulletin. **(e)**—Estimated by American Banker. **(r)**—Revised by American Banker since publication on March 18.

Survey . . .

Continued from Page 1

Chase Manhattan Bank in New York — the largest gain by a commercial bank. Empire of America FSB in Buffalo, N.Y., with a 158% increase in IRA deposits, posted the largest gain by a savings bank. First Nationwide Savings FS&LA in San Francisco, with a 214% increase in these deposits, had the largest gain by a savings and loan and by any institution among the top 25. And Home Savings of America FA in Irwindale, Calif., posted a 95% gain, the largest among the top 10 institutions in IRAs.

These four institutions accounted for more than a third of the gain in IRA deposits among the top 25 institutions.

These are some of the findings from the *American Banker's* third annual survey of the top commercial banks and thrifts. The survey, results of which appear today, is a followup to the top 100 thrifts survey — which included savings banks and savings and loan associations only — published on Feb. 28; the 100 most profitable thrifts survey, published March 28; and the top 300 commercial banks survey, published March 18.

Today's survey results are presented in six major tables. One table provides net income and a selected deposit breakdown for the top 300 banks. Another provides net income and a selected deposit breakdown for the top 100 thrifts.

From this group of 400 institutions, the *American Banker* ranks and lists the top 25 deposit-taking institutions, the top 25 banks in IRA deposits, the top 25 thrifts in IRA deposits, and the top 25 institutions in IRA deposits. This year, for the first time, credit unions are included in the IRA tables only, to determine the top 25 thrifts and top 25 institutions in these deposits.

No credit union ranked among the top 25 in IRAs. But the Navy Federal Credit Union in Washington, D.C. — the nation's largest credit union in deposits, with $1.7 billion — ranked 24th among thrifts in IRAs, with $306.8 million on June 30, 1985, the latest data available for the institution. Its IRA deposits rose 55% last year and accounted for almost 18% of its total deposits, the highest percentage among the top 25 thrifts.

The Top Four Gainers

The Chase Manhattan Bank had $595.8 million in IRA and Keogh deposits at yearend to rank 14th among the top 25 institutions in these accounts and sixth among commercial banks. A year earlier, Chase had $330 million in IRAs, ranking 21st among all institutions in IRA deposits and eighth among banks.

According to one IRA analyst, the gain at Chase "reflects the clout of the institution. The bank started from a very small base, and the growth related to that base will be substantial."

IRA deposits accounted for only 0.5% of Chase's total deposits at yearend 1984, the smallest percentage among the top 25 institutions. At yearend 1985, this percentage stood at 1%, again the lowest of any institution in the top 25.

Empire of America had $504 million in IRA deposits at yearend to rank 19th among all deposit-takers and 12th among thrifts. At yearend 1985, Empire had $195.4 million in IRA deposits, ranking 50th among all institutions and 35th among thrifts.

According to James Harris, vice president at Empire of America, the thrift began a multimedia campaign in January 1985 based on the slogan, "Throw the Book at Uncle Sam!"

The "book" was an informational booklet that discussed the benefits of IRA accounts and gave 25 tips on IRA savings. Mailed directly to customers in the market area, the booklet referred to Empire as an IRA "taxpert."

"This booklet helped position Empire as an information source and expert in IRAs in the marketplace," Mr. Harris said.

The campaign became price-oriented in the latter part of the IRA season, he said. Some of the more popular IRAs were the "dollar doubler" and "dollar tripler" accounts, which guaranteed that a $2,000 deposit would double in 5½ years and triple in nine years.

According to consolidated data provided to *American Banker* by First Nationwide Savings, it ranked 13th among all institutions and eighth among thrifts, with $623.7 million in IRA deposits on Dec. 31 (not $628.7 million as shown in the top 25 listing). A year earlier, First Nationwide reported an unconsolidated figure of $198.5 million for its California operations only to rank 48th among all deposit-takers and 32d and among thrifts.

For the second year in a row, Home Savings of America was the top thrift in IRA deposits, ranking second among all institutions. According to data provided by the thrift, Home Savings' yearend IRA deposits totaled $1.79 billion, up 95% from $917 million the year before.

An explanation for the sharp gain at Home Savings was not available at the time of this writing.

Other Survey Findings

- The top 25 institutions — banks and thrifts — held $19.15 billion in IRA and Keogh deposits at yearend 1985, up 37.7% from $13.91 billion the year before.
- IRA deposits at all institutions, including money market mutual funds, totaled $148.4 billion on Dec. 31, up 35.3% from the year before. The top 25 institutions, therefore, held 12.9% of all IRA deposits on Dec. 31, up from 12.68% at yearend 1984.
- For the second consecutive year, the Bank of America in San Francisco was the top institution in IRA deposits. It held $1.99 billion on Dec. 31, up 24% from $1.61 billion a year earlier.
- Citibank in New York is the nation's top deposit-taking institution, with $94.4 billion on Dec. 31, up from $79.6 billion a year earlier, when it ranked second to Bank of America. More than 60% of Citibank's deposits, about $57.4 billion, come from the bank's foreign offices.
- Based on domestically booked deposits, the Bank of America is the largest deposit-taker. Almost 65% of its $88.17 billion in total deposits, or $57.1 billion, come from the bank's domestic offices.
- The total deposits of the top 25 deposit-takers were $694.1 billion on Dec. 31, or 21.85% of the estimated $3.18 trillion held by all deposit-taking institutions. A year earlier, the top 25 deposit-takers held 22.6% of all of the nation's deposits; just five years ago, they held 26% of the nation's deposits.

The decline in share is attributable to several factors. The movement to same-day clearing for members of the Clearing House Interbank Payments System in October 1981 significantly reduced the amount of float reported in the deposit figures of New York banks. In addition, over the last three years, several large banks — such as Continental Illinois National Bank and Trust Co. in Chicago and Crocker National Bank in San Francisco — have experienced problems with their energy and real estate loan portfolios, which have reduced their ability to take deposits.

- The United States had 36,773 deposit-taking institutions at yearend 1985: 15,282 commercial banks, 3,244 savings and loan associations, 370 savings banks, and 17,877 credit unions.
- The commercial banks include 4,976 national banks; 8,425 state-chartered banks that are not members of the Federal Reserve System; 1,070 state-chartered, Federal Reserve-member banks; 764 non-FDIC-insured banks; and 47 "other" FDIC-insured banks primarily engaged in trust activity.
- Despite substantial growth in mergers in 1980-1985, the number of commercial banks rose 2.8% over the five-year period. The number of national banks rose 12.5%, while state member banks were up 7.3%. Non-FDIC-insured institutions, which include the U.S. branches and agencies of foreign banks, increased by 133%. The number of state-chartered nonmember banks fell 6.5%, and there was a 56% decline in the number of other FDIC-insured banks. ■

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Auto . . .

Continued from Page 3

dealerships.

Ford said last week it plans to end its current financing incentive program on Wednesday. At present, it is offering 9.9% financing on some models and 7.7% on others. General Motors planned to end its 9.9% program this past Saturday.

"They need something more dramatic than 9.9%," said Hutton's Mr. Phillippi. "Right now, you can go out and get 10% from a credit union and almost as low a rate from a bank."

For General Motors, the motivation to start a new incentive program stems from its growing inventory of unsold cars.

As of April 1, the backlog was running at about 72 days, well above the 60 to 65 days the company likes to maintain, said Bernstein's Mr. Brady. Ford's inventory at about 58 days is near the company's target range, he added.

The last major round of incentive financing came during last year's third quarter when slow sales and a strike by workers who transport autos from the factory to dealerships had created large inventories. All three automakers offered 7.7% financing at that time.

During a period of about 45 days that began at the end of August, General Motors sold about 400,000 vehicles under 7.7% financing, a spokesman for GMAC said last Thursday, adding that the automaker regarded that program as "tremendously successful."

The spokesman declined to comment on whether a new round of financing incentives is in the offing.

Since General Motors announced price increases averaging 2.9%, the cost of the incentives may be offset by higher prices, Mr. Phillippi noted. Mr. Brady added that he expects dealers to pay for a high proportion of the incentives, perhaps as much as half.

When GMAC and its counterparts at Ford and Chrysler offer below-market financing, the subsidy is paid for by the parent company and its dealer network. ■

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Top Deposit Takers** survey that appears in today's edition? Over the past year we have incorporated many of your suggestions to provide more meaningful information. Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How would you **change** the tabulation to make it more useful? What would you add?

_____

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(2.) What do you like **best** about this tabulation?

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(3.) What do you like **least** about this tabulation?

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(4.) **How** do you use this information in your work?

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(5.) What **new** statistical survey would you like to see?

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TOP HOLDING COMPANIES — BEGINS ON PAGE 25

American Banker

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VOL. CLI NO. 76 Thursday, April 17, 1986

TODAY

WEST COAST EARNINGS: BankAmerica Corp. posted a first-quarter profit of $63 million, down from last year's first-quarter profit of $114 million; and First Interstate Bancorp reported record first-quarter earnings of $79 million... 2

Other First-Quarter Earnings on page... 38

BANK OF AMERICA DEPARTURE: The turnover in the top ranks of the Bank of America continued this week with the departure of Judith Prowda, a senior vice president in charge of strategy and marketing in the world banking division... 2

INTERNATIONAL BRIEFING: A bank staffed by and run essentially for women is doing quite well in Geneva... 2

LOWER CONSUMER RATES: Chemical Bank and the Bank of New York lowered their consumer loan rates, indicating that competition remains keen in the New York lending market... 3

REQUIRED READING: In testimony before the Senate Committee on Energy and Natural Resources, Jonathan L. Fiechter, director of economic and policy analysis at the Office of the Comptroller of the Currency, said bank exposure to energy companies was relatively low. But Robert V. Shumway, the director of the Federal Deposit Insurance Corp.'s division of bank supervision, predicted that southwestern banks may not be able to maintain their previously good earnings... 4

NETTING SERVICE: Mellon Bank is the latest institution to market a service that enables a corporation to net out payments sent between subsidiaries in different countries... 19

THEY FANCY FLORIDA: Florida is a magnet for growth-minded Southeast banking concerns, but problems and strategies differ. Perspectives on SunTrust Banks Inc., First Union Corp., NCNB Corp., and Citizens and Southern Georgia Corp. begin on page... 22

BACK PAGE: Those attending the American Bankers Association's national retail banking conference discussed service quality and heard a representative from the Consumer Federation of America warn that political support for banking "will deteriorate" if the industry ceases to be perceived as a system that is open to all people... 40

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Quote

When a fish stinks, it stinks from the head. When it doesn't stink, senior management has established service quality as a supraordinate goal.

Dinah Nemeroff, a Citibank vice president. [Page 40]

Unquote

A Leaner, Wiser European American Bounces Back

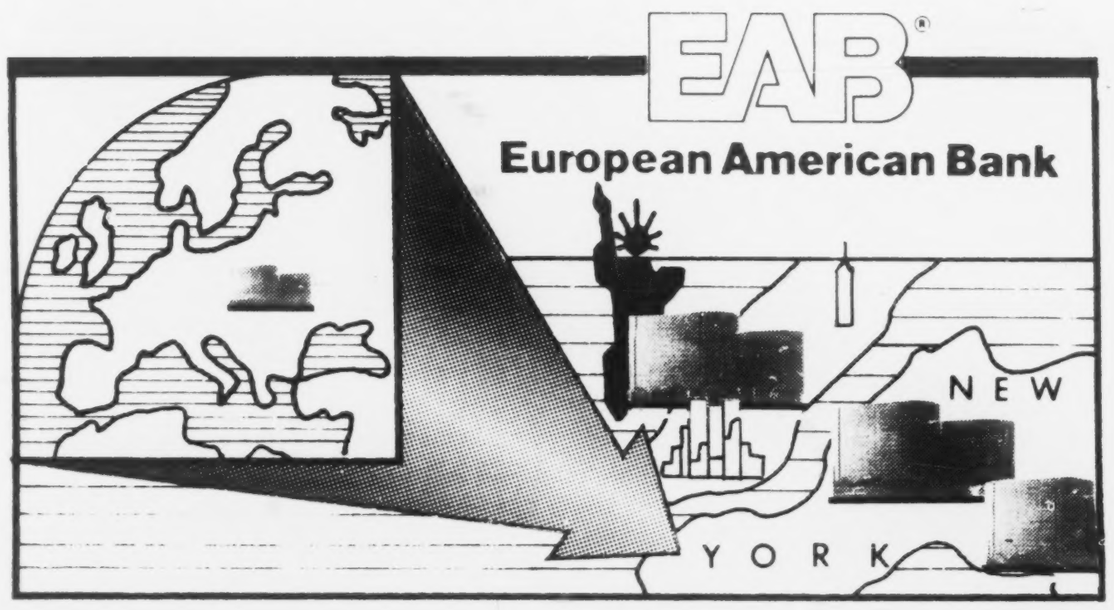
Company Shifts Its Focus From National to Regional

By JOHN P. FORDE

NEW YORK — Until about two years ago, European American Bancorp. was fighting outside its weight class.

The holding company was trying to compete in the heavyweight division, vying with national and international institutions more than five times its size. And with $8.5 billion in assets — which makes it a relative lightweight in those circles — European American was losing most rounds.

The company's earnings were disappointing, with returns on assets lingering below 0.50% in 1980-1984. At the heart of this situation were nonperforming loans, which were taking an increasingly large bite out of net interest earnings.



An enviable Long Island franchise, which the company had acquired when it bought the failed Franklin National Bank in 1973, was withering — used only for collecting deposits, at a time when the middle market on Long Island was booming.

Also, European American was attempting to develop its own state-of-the-art computer system — with a $60 million investment capitalized over four years — that would fill its automation needs more efficiently than the

➳ EAB: Page 12

Capital Grows Twice as Fast as Assets Among Nation's Top Banks in 1985

By L. MICHAEL CACACE

NEW YORK — Primary capital increased 16% at the nation's top 10 banking companies in 1985, more than double their 7.5% asset growth last year. And the nation's top 100 banking companies, ranked by primary capital, reported a 19% increase in primary capital, compared with 11% growth in total assets.

The superior growth in capital is attributable to the new capital adequacy requirements adopted by the Federal Reserve Board last May. The Fed raised the minimum primary-capital-to-assets and total-capital-to-assets levels one-half percentage point — to 5.5% and 6%, respectively — for multinational and regional banking organizations.

These are some of the findings of the *American Banker's* annual bank holding company review published today. Today's review consists of five statistical listings: the top 100 bank holding companies in total assets on Dec. 31, 1985; a regional breakdown of the top 100 companies in assets; the top 100 banking companies in primary capital; the top 100 banks and bank holding companies in net income for 1985; and a listing of the nonrecurring income items included in the earnings of the top 100 firms in earnings.

The sizable growth in primary capital boosted the primary-capital-to-assets level of the top 10 firms to 6.63% on Dec. 31, 1985, compared with 6.14% the year before. For the top 100 firms, primary capital rose 44 basis points to 6.89% at yearend 1985 from 6.45% on Dec. 31, 1984.

The *American Banker* finds that all of the top 100 bank holding companies in primary capital had primary-capital-to-asset levels exceeding the 5.50% minimum established by the Federal Reserve Board. The levels ranged from a low of 5.61% for the 89th-ranked BayBanks Inc. of Boston to a high of 10.38% for 80th-ranked First Railroad & Banking Co. of Augusta, Ga.

The primary capital levels listed for

➳ Capital: Page 33

The Superregionals: Who Are They?

(Yearend 1985 Assets in Billions)

Northeast	
Bank of Boston Corp.*	$28.3
Bank of New England Corp., Boston	17.8
Norstar Bancorp Inc., Albany, N.Y.	9.0
Fleet Financial Group, Providence	7.1
KeyCorp, Albany, N.Y.	7.1
Southeast	
NCNB Corp., Charlotte, N.C.	19.8
SunTrust Banks Inc., Atlanta	19.4
First Wachovia, Winston-Salem, N.C.	17.7
First Union Corp., Charlotte, N.C.	16.6
Barnett Banks, Jacksonville	14.9
Citizens & Southern Georgia	13.6
Sovran Financial Corp., Norfolk, Va.	9.7

*A money center institution that is also a superregional.

Breakdown Points Up Birth of Superregional

By IRENE APPELBAUM

NEW YORK — A new class of bank holding company, the superregional, has emerged in the wake of the U.S. Supreme Court's affirmation of the constitutionality of regional interstate mergers and acquisitions.

The appearance of the superregional is evident in the *American Banker's* first regional breakdown of the top 100 bank holding companies. In the breakdown, companies are listed in order of size within their region, along with their total assets at yearend 1985 and their national asset ranking.

The new listing will show which of these new powerhouses are becoming dominant forces in their regions.

The *American Banker* groups bank holding companies into five geographical regions — the Northeast, the Mid-Atlantic, the Southeast, the Midwest, and the West.

In general, a superregional bank

➳ Superregional: Page 31

Regulators Eye Liquidity Woes

By NINA EASTON
and RICHARD RINGER

Federal regulators are meeting in emergency session in Washington this week to consider contingency plans in the event that any of the troubled oil-patch banks experience liquidity crises, according to government sources.

The meetings were prompted by the release this week of first-quarter results showing sharp declines or losses by a number of energy banks. The $16.8 billion-asset First City Bancorporation of Texas, Houston,

➳ Liquidity: Page 36

From Classics to All that Jazz

Indiana has a prestigious musical heritage and love for all forms of music. The Indianapolis Jazz Club, the nation's second largest, is dedicated to preserving the sounds of Bebop, Dixieland and Ragtime. The Indiana University School of Music is recognized as one of the finest in the country with many world-renowned musicians on staff. And the *New York Times* called our Indianapolis Symphony Orchestra a "solid ensemble."

American Fletcher is proud to be part of the music appreciation in Indianapolis.

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INDIANAPOLIS

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1985, Compared with December 31, 1984

Compiled by **American Banker** Copyright 1986

Rank 12/31/85	Bank Holding Company / Largest Controlled Bank in Deposits	TOTAL ASSETS 12/31/85	TOTAL ASSETS 12/31/84	Rank 12/31/84	Gain	TOTAL DEPOSITS 12/31/85	TOTAL DEPOSITS 12/31/84	CONTROLLED Banks	CONTROLLED Branches
1	**Citicorp, New York** Citibank NA, New York	173,597,000,000	150,586,000,000	1		104,959,000,000	90,349,000,000	N.A.	N.A.
2	**BankAmerica Corp., San Francisco** Bank of America NT&SA, San Francisco	118,541,125,000	117,679,502,000	2		94,210,950,000	94,047,703,000	2	1,059
3	**Chase Manhattan Corp., New York** Chase Manhattan Bank NA, New York	87,685,442,000	86,883,018,000	3		61,353,049,000	59,680,011,000	5	330
4	**Manufacturers Hanover Corp., New York** Manufacturers Hanover Trust Co., New York	76,525,769,000	75,713,707,000	4		46,261,146,000	44,205,759,000	N.A.	N.A.
5	**J.P. Morgan & Co., Inc., New York** Morgan Guaranty Trust Co., New York	69,375,000,000	64,126,000,000	5		39,845,000,000	38,760,000,000	2	5
6	**Chemical New York Corp.** Chemical Bank, New York	56,990,174,000	52,236,326,000	6		34,505,315,000	33,697,684,000	3	274
7	**Security Pacific Corp., Los Angeles** Security Pacific National Bank, Los Angeles	53,503,000,000	46,117,443,000	7		32,873,000,000	31,006,339,000	2	599
8	**Bankers Trust New York Corp.** Bankers Trust Co., New York	50,581,041,000	45,208,147,000	9	+ 1	28,723,505,000	25,559,080,000	2	6
9	**First Interstate Bancorp., Los Angeles** First Interstate Bank of California, Los Angeles	48,991,000,000	45,543,888,000	8		35,554,000,000	33,603,785,000	21	952
10	**First Chicago Corp.** First National Bank, Chicago	38,892,506,000	39,845,731,000	10		27,147,535,000	28,591,917,000	5	0
11	**Mellon Bank Corp., Pittsburgh** Mellon Bank NA, Pittsburgh	33,406,195,000	30,602,815,000	11		18,582,625,000	18,997,309,000	6	316
12	**Continental Illinois Corp., Chicago** Continental Illinois Nat'l Bank & Trust Co., Chicago	30,527,810,000	30,413,000,000	12		17,759,219,000	15,056,000,000	3	0
13	**Wells Fargo & Co., San Francisco** Wells Fargo Bank NA, San Francisco	29,429,394,000	28,184,124,000	13		19,501,300,000	20,201,237,000	1	310
14	**Bank of Boston Corp.** First National Bank, Boston	28,293,340,000	22,078,819,000	16	+ 2	19,214,058,000	15,258,266,000	6	289
15	**First Bank System, Inc., Minneapolis** First Bank Minneapolis	25,484,355,000	22,437,746,000	14		16,039,194,000	14,782,096,000	75	148
16	**Marine Midland Banks, Inc., Buffalo, N.Y.** Marine Midland Bank NA, Buffalo	23,385,612,000	22,055,697,000	17	+ 1	16,593,427,000	15,690,831,000	2	298
17	**RepublicBank Corp., Dallas** RepublicBank Dallas NA	23,205,593,000	21,595,000,000	19	+ 2	15,764,377,000	15,600,000,000	39	0
18	**MCorp, Dallas** MBank NA, Dallas	22,586,271,000	20,696,823,000	22	+ 4	17,583,421,000	16,584,846,000	63	0
19	**InterFirst Corp., Dallas** InterFirst Bank, Dallas	22,071,000,000	21,617,000,000	18		17,504,000,000	17,211,000,000	68	0
20	**Irving Bank Corp., New York** Irving Trust Co., New York	21,650,661,000	18,982,403,000	23	+ 3	14,026,275,000	13,446,875,000	14	N.A.
21	**Norwest Corp., Minneapolis** Norwest Bank Minneapolis NA	21,418,621,000	21,345,800,000	20		14,336,824,000	14,614,900,000	77	228
22	**Texas Commerce Bancshares, Inc., Houston** Texas Commerce Bank NA, Houston	20,076,000,000	20,732,000,000	21		14,612,000,000	14,481,000,000	70	0
23	**NCNB Corp., Charlotte, N.C.** NCNB National Bank of North Carolina, Charlotte	19,754,317,000	15,678,599,000	25	+ 2	13,950,398,000	11,310,882,000	6	427
24	**SunTrust Banks, Inc., Atlanta** Trust Company Bank, Atlanta	19,405,563,000	.....	...		14,728,105,000	.....	46	436
25	**Crocker National Corp., San Francisco** Crocker National Bank, San Francisco	19,207,585,000	22,322,223,000	15		14,980,619,000	18,015,352,000	1	318
26	**PNC Financial Corp, Pittsburgh** Pittsburgh National Bank	18,777,723,000	14,869,845,000	27	+ 1	11,826,293,000	8,976,249,000	5	245
27	**Bank of New York Co., Inc.** Bank of New York	18,486,200,250	15,156,758,000	26		12,369,020,549	10,527,969,000	4	145
28	**Bank of New England Corp., Boston** Bank of New England NA, Boston	17,803,573,000	6,754,920,000	58	+ 30	14,054,637,000	5,437,159,000	11	312
29	**First Wachovia Corp., Winston-Salem, N.C.** Wachovia Bank & Trust Co. NA, Winston-Salem	17,706,535,000	.....	...		12,674,943,000	.....	2	329
30	**First City Bancorporation of Texas, Inc., Houston** First City National Bank, Houston	16,819,100,000	17,318,567,000	24		12,902,685,000	13,032,828,000	64	0
31	**NBD Bancorp., Inc., Detroit** National Bank of Detroit	16,675,877,000	14,231,951,000	28		12,024,673,000	10,086,581,000	21	260
32	**First Union Corp., Charlotte, N.C.** First Union National Bank, Charlotte	16,567,276,000	7,320,207,000	50	+ 18	9,885,309,000	4,092,687,000	4	486
33	**Republic New York Corp.** Republic National Bank, New York	15,323,510,000	12,382,370,000	30		9,729,221,000	8,236,782,000	1	32
34	**Barnett Banks of Florida, Inc., Jacksonville** Barnett Bank of South Florida NA, Miami	14,829,078,000	12,501,130,000	29		13,082,311,000	10,966,449,000	31	362
35	**Citizens & Southern Georgia Corp., Atlanta** Citizens & Southern National Bank, Atlanta	13,590,529,000	8,030,037,000	45	+ 10	9,651,877,000	5,727,790,000	16	309
36	**First Fidelity Bancorporation, Newark, N.J.** First Fidelity Bank NA, Newark	12,620,015,000	10,679,863,000	32		9,778,708,000	8,711,658,000	5	302
37	**National City Corp., Cleveland** National City Bank, Cleveland	12,505,476,000	12,372,576,000	31		9,448,398,000	9,238,234,000	11	325
38	**CoreStates Financial Corp., Philadelphia** Philadelphia National Bank	11,080,230,000	9,848,247,000	34		7,838,513,000	7,070,301,000	3	132
39	**Southeast Banking Corp., Miami** Southeast Bank NA, Miami	11,052,012,000	9,868,844,000	33		8,337,897,000	7,640,927,000	5	162
40	**Banc One Corp., Columbus, Ohio** Bank One of Columbus NA	10,823,485,000	9,106,093,000	38		8,140,636,000	7,407,238,000	21	322
41	**Midlantic Banks, Inc., Edison, N.J.** Midlantic National Bank, Newark	10,354,933,000	7,176,756,000	53	+ 12	8,069,144,000	5,755,454,000	8	287
42	**Allied Bancshares, Inc., Houston** Allied Bank of Texas, Houston	10,245,507,000	9,629,655,000	36		8,171,034,000	7,896,050,000	51	0
43	**Valley National Corp., Phoenix, Ariz.** Valley National Bank, Phoenix	9,930,532,000	8,777,274,000	40		8,136,820,000	7,388,354,000	1	244
44	**Natwest Holdings Inc., New York (a)** National Westminster Bank USA, New York	9,796,328,000	8,726,726,000	41		7,910,161,000	7,019,218,000	1	N.A.
45	**Comerica, Inc., Detroit** Comerica Bank-Detroit	9,769,540,000	9,630,510,000	35		8,073,385,000	7,621,089,000	18	201
46	**Sovran Financial Corp., Norfolk, Va.** Sovran Bank NA, Richmond	9,671,676,000	8,286,500,000	44		7,227,581,000	6,237,900,000	1	268
47	**Union Bancorp, Los Angeles** Union Bank, Los Angeles	9,559,746,000	8,369,448,000	43		6,884,710,000	5,838,078,000	1	37
48	**Harris Bankcorp, Inc., Chicago** Harris Trust & Savings Bank, Chicago	9,245,095,000	8,828,211,000	39		6,841,346,000	6,247,909,000	9	0
49	**Norstar Bancorp, Inc., Albany, N.Y.** Norstar Bank of Upstate NY, Albany	8,998,271,000	7,909,251,000	46		7,350,948,000	6,423,669,000	7	356
50	**Society Corp., Cleveland** Society National Bank, Cleveland	8,749,066,000	5,835,445,000	67	+ 17	7,094,718,000	4,865,612,000	13	263

Where a holding company has more than one bank, only the lead bank is shown. **Assets** and **Deposits** include all consolidated subsidiaries. **Asset rank** may not be comparable with following year, because of acquisitions, mergers, etc. **Banks Controlled** includes only domestic banks controlled, according to definitions of Bank Holding Co. Act. **Branches Controlled** are domestic only. **(a)**—Data are for its lead bank.

Top 100 U.S. Bank Holding Companies

Ranked by Assets Dec. 31, 1985, Compared with December 31, 1984

Compiled by **American Banker** Copyright 1986

Rank 12/31/85	Bank Holding Company Largest Controlled Bank in Deposits	TOTAL ASSETS 12/31/85	12/31/84	Rank 12/31/84	Gain	TOTAL DEPOSITS 12/31/85	12/31/84	CONTROLLED Banks	Branches
51	**U.S. Bancorp., Portland, Ore.** United States National Bank of Oregon, Portland	8,349,721,000	7,496,128,000	49		5,166,798,000	4,944,324,000	4	200
52	**Rainier Bancorporation, Seattle** Rainier National Bank, Seattle	8,348,846,000	7,762,145,000	47		5,843,157,000	5,471,159,000	2	137
53	**Hartford National Corp., Conn.** Connecticut National Bank, Hartford	8,342,637,000	6,192,059,000	61	+ 8	6,649,023,000	4,856,184,000	4	171
54	**United Virginia Bankshares, Inc., Richmond** United Virginia Bank, Richmond	8,099,556,000	5,941,070,000	66	+ 12	5,956,414,000	4,373,607,000	2	205
55	**Shawmut Corp., Boston** Shawmut Bank of Boston NA	7,822,566,000	6,508,850,000	59	+ 4	5,527,348,000	4,843,753,000	13	172
56	**Maryland National Corp., Baltimore** Maryland National Bank, Baltimore	7,791,531,000	7,285,948,000	51		5,146,937,000	4,373,519,000	2	188
57	**AmeriTrust Corp., Cleveland** AmeriTrust Co. NA, Cleveland	7,787,223,000	6,845,074,000	56		5,095,079,000	4,809,299,000	1	112
58	**Bank of Virginia Co., Richmond** Bank of Virginia, Richmond	7,744,633,000	4,134,327,000	89	+ 31	5,353,682,000	3,116,245,000	2	222
59	**Northern Trust Corp., Chicago** Northern Trust Co., Chicago	7,500,172,000	7,225,286,000	52		5,032,241,000	4,904,426,000	9	0
60	**Michigan National Corp., Bloomfield Hills** Michigan National Bank, Detroit	7,251,727,000	6,769,320,000	57		6,328,176,000	5,892,410,000	21	296
61	**Fleet Financial Group, Inc., Providence, R.I.** Fleet National Bank, Providence	7,122,294,000	5,747,484,000	68	+ 7	3,944,775,000	3,120,091,000	3	45
62	**KeyCorp, Albany, N.Y.** Key Bank NA, Albany	7,122,181,000	5,620,490,000	69	+ 7	5,725,326,000	4,706,422,000	13	357
63	**Boatmen's Bancshares, Inc., St. Louis** Boatmen's National Bank, St. Louis	7,054,560,000	3,482,104,000	106	+ 43	5,222,273,000	2,670,223,000	31	100
64	**Manufacturers National Corp., Detroit** Manufacturers Bank of Detroit	6,980,430,000	6,216,421,000	60		5,483,795,000	5,066,192,000	9	132
65	**Mercantile Bancorporation, Inc., St. Louis** Mercantile Trust Co. NA, St. Louis	6,762,725,000	5,944,105,000	65		4,985,187,000	4,478,494,000	44	100
66	**Fidelcor, Inc., Philadelphia** Fidelity Bank NA, Malvern	6,760,455,000	5,974,970,000	64		5,226,685,000	4,675,142,000	1	95
67	**European American Bancorp, New York** European American Bank, New York	6,654,672,000	7,518,548,000	48		4,658,606,000	5,621,899,000	1	85
68	**State Street Boston Corp., Boston** State Street Bank & Trust Co., Boston	6,652,695,000	4,744,223,000	80	+ 12	4,569,901,000	3,211,030,000	1	12
69	**First Wisconsin Corp., Milwaukee** First Wisconsin National Bank, Milwaukee	6,477,324,000	5,515,660,000	71	+ 2	5,126,600,000	4,200,526,000	28	N.A.
70	**Texas American Bankshares, Inc., Fort Worth** Texas American Bank/Fort Worth NA	6,413,155,000	6,032,489,000	63		5,398,603,000	5,021,904,000	34	0
71	**BayBanks, Inc., Boston** BayBank Boston	6,269,012,000	5,179,872,000	76	+ 5	5,081,852,000	4,417,929,000	8	234
72	**Huntington Bancshares, Inc., Columbus, Ohio** Huntington National Bank, Columbus	6,240,444,000	5,574,434,000	70		4,761,575,000	4,171,409,000	2	163
73	**Meridian Bancorp., Inc., Reading, Pa.** American Bank & Trust Co., Reading	6,229,735,000	5,494,282,000	72		4,850,487,000	4,579,396,000	3	150
74	**Florida National Banks of Florida, Jacksonville** Florida National Bank of Jacksonville	5,980,814,000	5,357,198,000	73		4,990,929,000	4,376,130,000	2	170
75	**First American Bankshares, Washington, D.C.** First American Bank of Virginia, McLean	5,725,786,000	4,755,859,000	79	+ 4	4,820,662,000	3,992,466,000	6	212
76	**First Pennsylvania Corp., Philadelphia** First Pennsylvania Bank NA, Philadelphia	5,652,398,000	5,355,759,000	74		3,861,911,000	3,888,560,000	1	63
77	**Riggs National Corp., Washington, D.C.** Riggs National Bank, Washington, D.C.	5,434,021,000	5,119,825,000	77		4,293,366,000	4,170,211,000	1	28
78	**First of America Bank Corp., Kalamazoo, Mich.** First of America Bank-Detroit NA	5,326,355,000	4,260,634,000	85	+7	4,657,544,000	3,755,059,000	32	255
79	**First Security Corp., Salt Lake City, Utah** First Security Bank of Utah NA, Salt Lake City	5,293,620,000	5,106,640,000	78		3,831,148,000	3,792,615,000	4	164
80	**First Tennessee National Corp., Memphis** First Tennessee Bank NA, Memphis	5,248,667,000	4,658,013,000	81	+ 1	3,883,641,000	3,644,068,000	1	143
81	**AmSouth Bancorporation, Birmingham, Ala.** AmSouth Bank NA, Birmingham	5,227,042,000	4,281,879,000	84	+ 3	3,740,354,000	3,218,576,000	100	138
82	**Centerre Bancorp., St. Louis** Centerre Bank NA, St. Louis	5,171,671,000	5,214,994,000	75		3,682,753,000	3,886,394,000	20	63
83	**Third National Corp., Nashville, Tenn.** Third National Bank, Nashville	5,045,256,000	4,230,578,000	86	+ 3	4,239,740,000	3,507,018,000	12	134
84	**Commerce Bancshares, Inc., Kansas City, Mo.** Commerce Bank of Kansas City NA, Mo.	4,923,886,000	4,615,922,000	82		4,065,984,000	3,819,760,000	25	110
85	**United Banks of Colorado, Inc., Denver** United Bank of Denver NA	4,849,939,000	4,214,808,000	87	+ 2	3,753,083,000	3,254,894,000	31	0
86	**First American Corp., Nashville, Tenn.** First American National Bank, Nashville	4,789,093,000	3,963,349,000	95	+ 10	3,786,127,000	3,141,722,000	6	93
87	**Marshall & Ilsley Corp., Milwaukee, Wis.** M&I Marshall & Ilsley Bank, Milwaukee	4,741,013,000	3,958,438,000	96	+ 9	3,589,843,000	2,825,953,000	30	75
88	**Continental Bancorp, Inc., Philadelphia** Continental Bank, Norristown	4,717,962,000	4,159,888,000	88		4,042,666,000	3,563,820,000	3	114
89	**Dominion Bankshares Corp., Roanoke, Va.** Dominion Bank NA, Roanoke	4,688,508,000	4,316,685,000	83		3,661,672,000	3,174,841,000	5	177
90	**First Maryland Bancorp., Baltimore** First National Bank of Maryland, Baltimore	4,493,068,000	4,108,444,000	90		3,177,348,000	2,898,421,000	2	181
91	**Bancorp Hawaii, Inc., Honolulu** Bank of Hawaii, Honolulu	4,438,585,000	3,852,002,000	97	+ 6	3,857,284,000	3,352,774,000	1	60
92	**United Jersey Banks, Princeton, N.J.** United Jersey Bank, Hackensack	4,428,253,000	4,050,785,000	93	+ 1	3,609,766,000	3,207,655,000	6	111
93	**Indiana National Corp., Indianapolis** Indiana National Bank, Indianapolis	4,391,469,000	3,358,578,000	109	+ 17	3,361,859,000	2,428,489,000	5	77
94	**Old Kent Financial Corp., Grands Rapids, Mich.** Old Kent Bank & Trust Co., Grand Rapids	4,323,291,000	4,024,462,000	94	+1	3,634,290,000	3,423,112,000	19	153
95	**Louisiana Bancshares Inc., Baton Rouge** Louisiana National Bank, Baton Rouge	4,302,336,000	.....	...		3,565,512,000	.....	7	87
96	**South Carolina National Corp., Columbia** South Carolina National Bank, Columbia	4,212,058,000	4,077,619,000	92		3,050,063,000	2,969,653,000	1	159
97	**SouthTrust Corp., Birmingham, Ala.** SouthTrust Bank of Alabama, Birmingham	4,210,302,000	3,422,646,000	107	+ 10	3,238,587,000	2,591,431,000	23	134
98	**American National Corp, Chicago** American National Bank & Trust Co., Chicago	4,168,025,000	3,774,433,000	98		3,185,070,000	2,943,055,000	4	0
99	**American Security Corp., Washington, D.C.** American Security Bank NA, Washington, D.C.	4,154,599,000	4,079,803,000	91		3,077,970,000	3,145,781,000	1	33
100	**First Kentucky National Corp., Louisville** First National Bank of Louisville	4,141,503,000	3,542,960,000	104	+ 4	2,995,621,000	2,656,369,000	6	68

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Top 100 Bank Holding Companies By Region

Based on Total Assets on Dec. 31, 1985

Compiled by **American Banker** Copyright 1986

Rank		Total Assets
	NORTHEAST: New York City	
1	Citicorp, New York	173,597,000,000
3	Chase Manhattan Corp., New York	87,685,442,000
4	Manufacturers Hanover Corp., New York	76,525,769,000
5	J.P. Morgan & Co., Inc., New York	69,375,000,000
6	Chemical New York Corp.	56,990,174,000
8	Bankers Trust New York Corp.	50,581,041,000
16	Marine Midland Banks, Inc., Buffalo, N.Y.	23,385,612,000
20	Irving Bank Corp., New York	21,650,661,000
33	Republic New York Corp.	15,323,510,000
44	Natwest Holdings Inc., New York	9,796,328,000
67	European American Bancorp, New York	6,654,672,000
27	Bank of New York Co., Inc.	18,486,200,250
	NORTHEAST: All Other	
14	Bank of Boston Corp.	28,296,340,000
28	Bank of New England Corp., Boston	17,803,573,000
49	Norstar Bancorp, Inc., Albany, N.Y.	8,998,271,000
53	Hartford National Corp., Conn.	8,342,637,000
55	Shawmut Corp., Boston	7,822,566,000
61	Fleet Financial Group, Inc., Providence, R.I.	7,122,294,000
62	KeyCorp, Albany, N.Y.	7,122,181,000
68	State Street Boston Corp., Boston	6,652,695,000
71	BayBanks, Inc., Boston	6,269,012,000
	MID-ATLANTIC	
11	Mellon Bank Corp., Pittsburgh	33,406,195,000
26	PNC Financial Corp, Pittsburgh	18,777,723,000
36	First Fidelity Bancorporation, Newark, N.J.	12,620,015,000
38	CoreStates Financial Corp., Philadelphia	11,080,230,000
41	Midlantic Banks, Inc., Edison, N.J.	10,354,933,000
66	Fidelcor, Inc., Philadelphia	6,760,455,000
73	Meridian Bancorp., Inc., Reading, Pa.	6,229,735,000
75	First American Bankshares, Washington, D.C.	5,725,786,000
76	First Pennsylvania Corp., Philadelphia	5,652,398,000
77	Riggs National Corp., Washington, D.C.	5,434,021,000
87	Continental Bancorp, Inc., Philadelphia	4,717,962,000
91	United Jersey Banks, Princeton, N.J.	4,428,253,000
99	American Security Corp., Washington, D.C.	4,154,599,000
	SOUTHEAST	
23	NCNB Corp., Charlotte, N.C.	19,754,317,000
24	SunTrust Banks, Inc., Atlanta	19,405,563,000
29	First Wachovia Corp., Winston-Salem, N.C.	17,706,535,000
32	First Union Corp., Charlotte, N.C.	16,567,276,000
34	Barnett Banks of Florida, Inc., Jacksonville	14,829,078,000
35	Citizens & Southern Georgia Corp., Atlanta	13,590,529,000
39	Southeast Banking Corp., Miami	11,052,012,000
46	Sovran Financial Corp., Norfolk, Va.	9,671,676,000
54	United Virginia Bankshares, Inc., Richmond	8,099,556,000
56	Maryland National Corp., Baltimore	7,791,531,000
58	Bank of Virginia Co., Richmond	7,744,633,000
74	Florida National Banks of Florida, Jacksonville	5,980,814,000
79	First Tennessee National Corp., Memphis	5,248,667,000
80	AmSouth Bancorporation, Birmingham, Ala.	5,227,042,000
82	Third National Corp., Nashville, Tenn.	5,045,256,000
85	First American Corp., Nashville, Tenn.	4,789,093,000
88	Dominion Bankshares Corp., Roanoke, Va.	4,688,508,000
89	First Maryland Bancorp., Baltimore	4,493,068,000
95	Louisiana Bancshares Inc., Baton Rouge	4,302,336,000
96	South Carolina National Corp., Columbia	4,212,058,000
97	SouthTrust Corp., Birmingham, Ala.	4,210,302,000

Rank		Total Assets
	MIDWEST	
10	First Chicago Corp.	38,892,506,000
12	Continental Illinois Corp., Chicago	30,527,810,000
15	First Bank System, Inc., Minneapolis	25,484,355,000
21	Norwest Corp., Minneapolis	21,418,621,000
31	NBD Bancorp., Inc., Detroit	16,675,877,000
37	National City Corp., Cleveland	12,505,476,000
40	Banc One Corp., Columbus, Ohio	10,823,485,000
45	Comerica, Inc., Detroit	9,769,540,000
48	Harris Bankcorp, Inc., Chicago	9,245,095,000
50	Society Corp., Cleveland	8,749,066,000
57	AmeriTrust Corp., Cleveland	7,787,223,000
59	Northern Trust Corp., Chicago	7,500,172,000
60	Michigan National Corp., Bloomfield Hills	7,251,727,000
63	Boatmen's Bancshares, Inc., St. Louis, Mo.	7,054,560,000
64	Manufacturers National Corp., Detroit	6,980,430,000
65	Mercantile Bancorporation, Inc., St. Louis, Mo.	6,762,725,000
69	First Wisconsin Corp., Milwaukee	6,477,324,000
72	Huntington Bancshares, Inc., Columbus, Ohio	6,240,444,000
81	Centerre Bancorp., St. Louis, Mo.	5,171,671,000
83	Commerce Bancshares, Inc., Kansas City, Mo.	4,923,886,000
86	Marshall & Ilsley Corp., Milwaukee, Wis.	4,741,013,000
92	Indiana National Corp., Indianapolis	4,391,469,000
93	First of America Bank Corp., Kalamazoo, Mich.	4,326,355,000
94	Old Kent Financial Corp., Grands Rapids, Mich.	4,323,291,000
98	American National Corp, Chicago	4,168,025,000
100	First Kentucky National Corp., Louisville	4,141,503,000
	WEST: California	
2	BankAmerica Corp., San Francisco	118,541,125,000
7	Security Pacific Corp., Los Angeles	53,503,000,000
9	First Interstate Bancorp., Los Angeles	48,991,000,000
13	Wells Fargo & Co., San Francisco	29,429,394,000
25	Crocker National Corp., San Francisco	19,207,585,000
47	Union Bancorp, Los Angeles	9,559,746,000
	WEST: Texas	
17	RepublicBank Corp., Dallas	23,205,593,000
18	MCorp, Dallas	22,586,271,000
19	InterFirst Corp., Dallas	22,071,000,000
22	Texas Commerce Bancshares, Inc., Houston	20,076,000,000
30	First City Bancorporation of Texas, Inc., Houston	16,819,100,000
42	Allied Bancshares, Inc., Houston	10,245,507,000
70	Texas American Bankshares, Inc., Fort Worth	6,413,155,000
	WEST: All Other	
43	Valley National Corp., Phoenix, Ariz.	9,930,532,000
51	U.S. Bancorp., Portland, Ore.	8,349,721,000
52	Rainier Bancorporation, Seattle	8,348,846,000
78	First Security Corp., Salt Lake City, Utah	5,293,620,000
84	United Banks of Colorado, Inc., Denver	4,849,939,000
90	Bancorp Hawaii, Inc., Honolulu	4,438,585,000

The American Banker groups bank holding companies into five geographical regions. The five regions are: the Northeast, the Mid-Atlantic, the Southeast, the Midwest, and West. The Northeast Region is comprised of the following states: Connecticut, Massachusetts, Maine, New Hampshire, New York, Puerto Rico, Rhode Island, and Vermont. The Mid-Atlantic Region is comprised of: Washington, D.C., Delaware, New Jersey, and Pennsylvania. The Southeast Region is comprised of: Alabama, Arkansas, Florida, Georgia, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Virginia, and West Virginia.
The Midwest Region is comprised of: Iowa, Illinois, Indiana, Kansas, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Nebraska, Ohio, Oklahoma, South Dakota, and Wisconsin.
The Western Region is comprised of: Alaska, Arizona, California, Colorado, Hawaii, Idaho, Montana, New Mexico, Nevada, Oregon, Texas, Utah, Washington, Wyoming. Because of their impact on the rankings of the top 100 banking firms, New York City banking firms are shown separately from all other banks in the Northeast Region, and California and Texas banking firms are listed separately from all other banking firms in the Western Region.

Top 100 Bank Holding Companies in Primary Capital

As of December 31, 1985, Compared with December 31, 1984

Compiled by **American Banker** Copyright 1986

Primary Rank 12/85		Primary Capital 12/31/85	Primary Capital 12/31/84	Rank & Gain from 1984	Ratio: Primary Capital to Total Assets (%) 1985	1984	Total Capital Funds 12/31/85	Total Capital Funds 12/31/84	Total Assets 12/31/85	Total Assets 12/31/84
1	Citicorp, New York	10,892,000,000	8,872,000,000	1	6.27	5.89	15,948,000,000	11,708,000,000	173,597,000,000	150,586,000,000
2	BankAmerica Corp., San Francisco	7,337,470,000	6,930,000,000	2	6.19	5.89	8,267,687,000	N.A.	118,541,125,000	117,679,502,000
3	Chase Manhattan Corp., New York	6,090,000,000	5,580,000,000	3	6.95	6.42	8,176,000,000	6,947,000,000	87,685,442,000	86,883,018,000
4	J.P. Morgan & Co., Inc., New York	5,583,000,000	4,542,000,000	4	8.05	7.08	6,395,000,000	N.A.	69,375,000,000	64,126,000,000
5	Manufacturers Hanover Corp., New York	4,900,000,000	4,369,179,000	5	6.40	5.77	8,300,000,000	6,738,413,000	76,525,769,000	75,713,707,000
6	Chemical New York Corp.	4,043,000,000	3,298,928,000	6	7.09	6.32	4,970,000,000	3,960,000,000	56,990,174,000	52,236,326,000
7	Security Pacific Corp., Los Angeles	3,465,000,000	2,727,000,000	9 +2	6.48	5.91	3,932,000,000	2,954,000,000	53,503,000,000	46,117,443,000
8	Bankers Trust New York Corp.	3,241,000,000	2,838,782,000	7	6.41	6.28	4,062,000,000	3,003,380,000	50,581,041,000	45,208,147,000
9	First Interstate Bancorp., Los Angeles	3,066,612,000	2,814,922,000	8	6.26	6.18	4,458,181,000	3,801,500,000	48,991,000,000	45,543,888,000
10	First Chicago Corp.	2,846,000,000	2,441,000,000	10	7.32	6.13	3,348,000,000	2,441,000,000	38,892,506,000	39,845,731,000
11	Continental Illinois Corp., Chicago	2,289,572,000	2,104,000,000	11	7.50	6.92	2,880,572,000	2,508,000,000	30,527,810,000	30,413,000,000
12	Mellon Bank Corp., Pittsburgh	2,235,481,000	2,053,000,000	12	6.69	6.71	2,674,663,000	2,318,556,000	33,406,195,000	30,602,815,000
13	Wells Fargo & Co., San Francisco	2,217,475,000	1,892,000,000	13	7.53	6.71	4,333,472,000	2,955,000,000	29,429,394,000	28,184,124,000
14	Bank of Boston Corp.	1,864,187,000	1,517,785,000	15 +1	6.59	6.87	2,298,376,000	1,650,780,000	28,296,340,000	22,078,819,000
15	First Bank System, Inc., Minneapolis	1,721,401,000	1,291,568,000	22 +7	6.75	5.76	2,237,208,000	1,587,167,000	25,484,355,000	22,437,746,000
16	Marine Midland Banks, Inc., Buffalo, N.Y.	1,678,248,000	1,546,248,000	14	7.18	7.01	2,243,833,000	1,896,961,000	23,385,612,000	22,055,697,000
17	MCorp, Dallas	1,600,000,000	1,256,335,000	23 +6	7.08	6.07	1,950,000,000	1,303,555,000	22,586,271,000	20,696,823,000
18	Norwest Corp., Minneapolis	1,500,414,000	1,395,800,000	18	7.01	6.54	2,708,304,000	1,460,800,000	21,418,621,000	21,345,800,000
19	Texas Commerce Bancshares, Inc., Houston	1,461,000,000	1,319,000,000	20 +1	7.28	6.36	1,741,000,000	1,449,000,000	20,076,000,000	20,732,000,000
20	RepublicBank Corp., Dallas	1,445,043,000	1,326,672,000	19	6.23	6.14	1,886,873,000	1,618,050,000	23,205,593,000	21,595,000,000
21	InterFirst Corp., Dallas	1,436,000,000	1,398,000,000	17	6.51	6.47	1,865,000,000	1,732,000,000	22,071,000,000	21,617,000,000
22	Crocker National Corp., San Francisco	1,401,887,000	1,431,900,000	16	7.30	6.41	1,552,402,000	1,588,600,000	19,207,585,000	22,322,223,000
23	PNC Financial Corp, Pittsburgh	1,390,939,000	1,037,259,000	25 +2	7.41	6.98	1,511,114,000	1,138,362,000	18,777,723,000	14,869,845,000
24	Irving Bank Corp., New York	1,387,000,000	1,124,123,000	24	6.41	5.92	1,746,000,000	1,430,611,000	21,650,661,000	18,982,403,000
25	NCNB Corp., Charlotte, N.C.	1,334,625,000	965,065,000	27 +2	6.76	6.16	1,591,981,000	1,171,439,000	19,754,317,000	15,678,599,000
26	First Wachovia Corp., Winston-Salem, N.C.	1,309,762,000	.....	...	7.40	.....	1,476,954,000	.....	17,706,535,000	.....
27	Bank of New York Co., Inc.	1,294,110,000	965,458,000	26	7.00	6.37	1,501,091,000	1,150,862,000	18,486,200,250	15,156,758,000
28	First Union Corp., Charlotte, N.C.	1,261,065,000	607,502,000	41 +13	7.61	8.30	1,439,756,000	673,377,000	16,567,276,000	7,320,207,000
29	SunTrust Banks, Inc., Atlanta	1,235,890,000	.....	...	6.37	.....	1,428,776,000	.....	19,405,563,000	.....
30	First City Bancorporation of Texas, Inc., Houston	1,234,808,000	1,295,369,000	21	7.34	7.48	1,381,645,000	1,467,867,000	16,819,100,000	17,318,567,000
31	NBD Bancorp., Inc., Detroit	1,172,133,000	949,688,000	28	7.03	6.67	1,457,000,000	1,050,800,000	16,675,877,000	14,231,951,000
32	Barnett Banks of Florida, Inc., Jacksonville	1,104,920,000	917,616,000	29	7.45	7.34	1,138,668,000	992,083,000	14,829,078,000	12,501,130,000
33	Bank of New England Corp., Boston	1,073,169,000	440,077,000	56 +23	6.03	6.51	1,144,987,000	495,477,000	17,803,573,000	6,754,920,000
34	Citizens & Southern Georgia Corp., Atlanta	999,923,000	505,035,000	51 +17	7.36	6.29	1,229,523,000	562,277,000	13,590,529,000	8,030,037,000
35	Republic New York Corp.	987,790,000	887,036,000	30	6.45	7.16	1,644,768,000	1,018,776,000	15,323,510,000	12,382,370,000
36	National City Corp., Cleveland	912,881,000	846,967,000	31	7.30	6.85	1,004,346,000	933,707,000	12,505,476,000	12,372,576,000
37	CoreStates Financial Corp., Philadelphia	901,358,000	724,683,000	33	8.13	7.36	1,099,979,000	918,363,000	11,080,230,000	9,848,247,000
38	Norstar Bancorp, Inc., Albany, N.Y.	849,061,000	686,279,000	35	9.44	8.68	976,155,000	688,787,000	8,998,271,000	7,909,251,000
39	First Fidelity Bancorporation, Newark, N.J.	834,408,000	669,381,000	36	6.61	6.27	972,558,000	669,381,000	12,620,015,000	10,679,863,000
40	Banc One Corp., Columbus, Ohio	810,927,000	742,377,000	32	7.49	8.15	977,229,000	N.A.	10,823,485,000	9,106,093,000
41	AmeriTrust Corp., Cleveland	786,156,000	724,517,000	34	10.10	10.58	786,156,000	724,517,000	7,787,223,000	6,845,074,000
42	Allied Bancshares, Inc., Houston	777,952,000	653,214,000	37	7.59	6.78	777,952,000	653,214,000	10,245,507,000	9,629,655,000
43	Southeast Banking Corp., Miami	752,549,000	646,771,000	38	6.81	6.55	876,174,000	796,643,000	11,052,012,000	9,868,844,000
44	Midlantic Banks, Inc., Edison, N.J.	697,636,000	463,367,000	54 +10	6.74	6.46	897,467,000	580,775,000	10,354,933,000	7,176,756,000
45	Sovran Financial Corp., Norfolk, Va.	687,984,000	561,538,000	46 +1	7.11	6.78	753,328,000	588,289,000	9,671,676,000	8,286,500,000
46	Harris Bankcorp, Inc., Chicago	682,674,000	562,534,000	45	7.38	6.37	714,299,000	562,534,000	9,245,095,000	8,828,211,000
47	Comerica, Inc., Detroit	656,138,000	543,456,000	47	6.72	5.64	704,793,000	564,739,000	9,769,540,000	9,630,510,000
48	Natwest Holdings Inc., New York (a)	645,619,000	582,059,000	42	6.59	6.67	649,704,000	584,212,000	9,796,328,000	8,726,726,000
49	U.S. Bancorp., Portland, Ore.	631,795,000	571,857,000	43	7.57	7.63	837,500,000	733,562,000	8,349,721,000	7,496,128,000
50	Maryland National Corp., Baltimore	631,654,000	425,901,000	58 +8	8.11	5.85	758,772,000	502,359,000	7,791,531,000	7,285,948,000
51	United Virginia Bankshares, Inc., Richmond	624,511,000	418,185,000	61 +10	7.71	7.04	676,248,000	445,686,000	8,099,556,000	5,941,070,000
52	Fleet Financial Group, Inc., Providence, R.I.	622,754,000	522,559,000	49	8.74	9.09	844,931,000	856,173,000	7,122,294,000	5,747,484,000
53	Valley National Corp., Phoenix, Ariz.	612,610,000	539,464,000	48	6.17	6.15	712,610,000	539,464,000	9,930,532,000	8,777,274,000
54	Society Corp., Cleveland	603,110,000	400,397,000	66 +12	6.89	6.86	704,649,000	469,694,000	8,749,066,000	5,835,445,000
55	Union Bancorp, Los Angeles	601,864,000	566,130,000	44	6.30	6.76	756,864,000	721,130,000	9,559,746,000	8,369,448,000
56	KeyCorp, Albany, N.Y.	578,594,000	340,218,000	...	8.12	6.05	655,214,000	398,988,000	7,122,181,000	5,620,490,000
57	Hartford National Corp., Conn.	571,857,000	403,604,000	63 +6	6.85	6.52	656,912,000	436,357,000	8,342,637,000	6,192,059,000
58	Rainier Bancorporation, Seattle	569,869,000	507,815,000	50	6.83	6.54	574,551,000	507,815,000	8,348,846,000	7,762,145,000
59	Meridian Bancorp., Inc., Reading, Pa.	543,870,000	443,303,000	55	8.73	8.07	561,781,000	462,590,000	6,229,735,000	5,494,282,000
60	Shawmut Corp., Boston	542,944,000	421,606,000	59	6.94	6.48	597,755,000	421,606,000	7,822,566,000	6,508,850,000
61	Bank of Virginia Co., Richmond	528,299,000	258,383,000	...	6.82	6.25	650,311,000	259,568,000	7,744,633,000	4,134,327,000
62	Michigan National Corp., Bloomfield Hills	522,269,000	N.A.	...	7.20	.....	540,497,000	N.A.	7,251,727,000	6,769,320,000
63	Boatmen's Bancshares, Inc., St. Louis, Mo.	483,402,000	265,882,000	...	6.85	7.64	602,077,000	265,882,000	7,054,560,000	3,482,104,000
64	Mercantile Bancorporation, Inc., St. Louis, Mo.	479,409,000	421,041,000	60	7.09	7.08	570,580,000	421,041,000	6,762,725,000	5,944,105,000
65	Florida National Banks of Florida, Jacksonville	474,224,000	342,794,000	...	7.93	6.40	475,839,000	377,073,000	5,980,814,000	5,357,198,000
66	Northern Trust Corp., Chicago	462,035,000	429,424,000	57	6.16	5.94	562,035,000	529,424,000	7,500,172,000	7,225,286,000
67	European American Bancorp, New York	453,364,000	401,326,000	65	6.81	5.34	654,495,000	604,326,000	6,654,672,000	7,518,548,000
68	Texas American Bankshares, Inc., Fort Worth	437,090,000	417,959,000	62	6.82	6.93	540,110,000	507,792,000	6,413,155,000	6,032,489,000
69	Huntington Bancshares, Inc., Columbus, Ohio	431,319,000	N.A.	...	6.91	.....	483,561,000	N.A.	6,240,444,000	5,574,434,000
70	Manufacturers National Corp., Detroit	430,376,000	367,235,000	...	6.17	5.91	452,571,000	384,034,000	6,980,430,000	6,216,421,000
71	First Wisconsin Corp., Milwaukee	427,466,000	357,117,000	...	6.60	6.47	480,456,000	401,457,000	6,477,324,000	5,515,660,000
72	Fidelcor, Inc., Philadelphia	410,601,000	326,543,000	...	6.07	5.47	498,361,000	389,592,000	6,760,455,000	5,974,970,000
73	First Security Corp., Salt Lake City, Utah	407,524,000	403,078,000	64	7.70	7.89	600,216,000	575,664,000	5,293,620,000	5,106,640,000
74	First American Bankshares, Washington, D.C.	395,733,000	374,232,000	...	6.91	7.87	420,864,000	374,232,000	5,725,786,000	4,755,859,000
75	AmSouth Bancorporation, Birmingham, Ala.	391,749,000	297,647,000	...	7.49	6.95	393,796,000	297,647,000	5,227,042,000	4,281,879,000
76	First Pennsylvania Corp., Philadelphia	390,760,000	391,925,000	...	6.91	7.32	469,854,000	465,472,000	5,652,398,000	5,355,759,000
77	Old Kent Financial Corp., Grands Rapids, Mich.	381,632,000	257,042,000	...	8.83	6.39	395,871,000	301,084,000	4,323,291,000	4,024,462,000
78	Marshall & Ilsley Corp., Milwaukee, Wis.	375,668,000	277,532,000	...	7.92	7.01	462,102,000	287,181,000	4,741,013,000	3,958,438,000
79	First Alabama Bancshares, Inc., Montgomery	372,077,000	348,736,000	...	10.10	9.95	387,916,000	348,736,000	3,684,056,000	3,503,626,000
80	First Railroad & Banking Co., Augusta, Ga.	369,317,000	226,973,000	...	10.38	8.21	369,366,000	277,506,000	3,559,115,000	2,764,689,000
81	Centerre Bancorp., St. Louis, Mo.	364,241,000	346,849,000	...	7.04	6.65	398,116,000	346,849,000	5,171,671,000	5,214,994,000
82	State Street Boston Corp., Boston	359,422,000	293,719,000	...	6.60†	6.19	400,069,000	345,475,000	6,652,695,000	4,744,223,000
83	First of America Bank Corp., Kalamazoo, Mich.	358,389,000	243,313,000	...	8.28	5.71	413,144,000	286,206,000	4,326,355,000	4,260,634,000
84	Commerce Bancshares, Inc., Kansas City, Mo.	358,000,000	341,484,000	...	7.27	7.40	358,000,000	341,484,000	4,923,886,000	4,615,922,000
85	Louisiana Bancshares Inc., Baton Rouge	356,593,000	.....	...	8.29	.....	407,593,000	.....	4,302,336,000	.....
86	Third National Corp., Nashville, Tenn.	352,431,000	293,914,000	...	6.99	6.95	352,431,000	293,914,000	5,045,256,000	4,230,578,000
87	United Banks of Colorado, Inc., Denver	352,417,000	281,321,000	...	7.27	6.67	377,417,000	300,772,000	4,849,939,000	4,214,808,000
88	Continental Bancorp, Inc., Philadelphia	352,359,000	302,822,000	...	7.47	7.28	359,377,000	302,822,000	4,717,962,000	4,159,888,000
89	BayBanks, Inc., Boston	351,931,000	308,825,000	...	5.61	5.96	443,447,000	310,926,000	6,269,012,000	5,179,872,000
90	SouthTrust Corp., Birmingham, Ala.	348,496,000	273,720,000	...	8.28	8.00	348,496,000	273,720,000	4,210,302,000	3,422,646,000
91	Riggs National Corp., Washington, D.C.	333,074,000	287,023,000	...	6.13	5.61	478,562,000	348,875,000	5,434,021,000	5,119,825,000
92	First Maryland Bancorp., Baltimore	326,901,000	287,902,000	...	7.28	7.01	435,213,000	287,902,000	4,493,068,000	4,108,444,000
93	First American Corp., Nashville, Tenn.	314,430,000	278,077,000	...	6.57	7.02	349,523,000	313,170,000	4,789,093,000	3,963,349,000
94	First Tennessee National Corp., Memphis	312,093,000	N.A.	...	5.95	.....	371,488,000	N.A.	5,248,667,000	4,658,013,000
95	Dominion Bankshares Corp., Roanoke, Va.	309,334,000	258,242,000	...	6.60	5.98	323,904,000	272,999,000	4,688,508,000	4,316,685,000
96	South Carolina National Corp., Columbia	303,834,000	301,152,000	...	7.21	7.39	321,234,000	301,152,000	4,212,058,000	4,077,619,000
97	First Florida Banks, Inc., Tampa	300,420,000	263,359,000	...	7.46	7.02	300,420,000	263,359,000	4,026,340,000	3,751,058,000
98	Indiana National Corp., Indianapolis	298,311,000	247,820,000	...	6.79	7.38	348,456,000	247,820,000	4,391,469,000	3,358,578,000
99	American Security Corp., Washington, D.C.	296,796,000	287,237,000	...	7.14	7.04	296,796,000	287,237,000	4,154,599,000	4,079,803,000
100	United Jersey Banks, Princeton, N.J.	293,410,000	255,060,000	...	6.63	6.30	314,740,000	295,467,000	4,428,253,000	4,050,785,000

Primary capital is the sum of total shareholders' equity; mandatory convertible debt; allowance for possible loan and lease losses; and minority interest in equity accounts of consolidated subsidiaries. Total capital is primary capital plus secondary capital. Secondary capital is limited-life preferred stock plus qualifying debt. The primary capital ratio is calculated by dividing primary capital on Dec. 31 by total assets on Dec. 31, expressed as a percentage. Note: The American Banker ratio is not calculated in the same manner as the Federal Reserve Board ratio. The American Banker does not add back the allowance for possible loan and lease losses to total assets, as the Fed does. Therefore, for each firm, the American Banker ratio will be from 5-to-10 basis points higher than the Fed ratio, depending on the size of the bank's allowance for possible loan and lease losses. (a)— The data are for National Westminster Bank USA, the bank subsidiary of Natwest Holdings Inc. (†)— Average regulatory ratio. See story beginning on page 1 for details. N.A.— Not available.